

Where do the Compliance notes in the Attitude to Risk Questionnaire pull through to?

Last Modified on 04/10/2023 4:22 pm BST

Compliance Notes pull through to the Attitude to Risk Questionnaire Report:

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1. People who know me would describe me as a cautious person.
Select an option

2. I feel comfortable about investing in the stockmarket.
Select an option

3. I generally look for safer investments, even if that means lower returns.
Select an option

4. Usually it takes me a long time to make up my mind on investment decisions.
Select an option

5. I associate the word "risk" with the idea of "opportunity".
Select an option

6. I generally prefer bank deposits to riskier investments.
Select an option

7. I find investment matters easy to understand.
Select an option

8. I am willing to take substantial investment risk to earn substantial returns.
Select an option

9. I've little or no experience of investing in stocks, shares, or investment funds.
Select an option

10. I tend to be anxious about the investment decisions I've made.
Select an option

11. I'd rather take my chances with higher risk investments than have to save more.
Select an option

12. I'm not comfortable with the ups and downs of stockmarket investments.
Select an option

Risk Profile Category
Moderately Cautious (High End) Risk Rating
4

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Prepared For
Test Client

Date of Birth 11th October 2000

Risk Profile Summary

Risk Profile Category: Moderately Cautious (High End)

Risk Rating: 4

Risk Category Description: Moderately Cautious investors have fairly limited experience and understanding of investments. They often take a long time to make investment decisions and tend to be anxious about any investment decisions they have made. They are inclined to associate risk with potential loss rather than opportunity. They may prefer bank accounts or lower risk investments to higher returning but riskier investments (such as stocks, shares and investment funds). However, they may be willing to take some risk, once the relationship between risk and higher returns has been explained to them. Moderately Cautious investors are more risk averse than about 70% of the investing population (i.e. compared to 7 people out of 10).

Compliance Notes

Test Compliance Reason

Target Risk Category Performance Comparison

The chart compares the client target risk category with those immediately adjacent. The table contains all risk categories and boundaries, the 'Min Gain' indicates the potential loss for an investment in the 'worst year' of the term, it is equivalent to the 5% worst outcomes (or 1 in 20) from an investment of £10,000 over a 10 year term.

Risk Category	Boundary	Min Gain	Mean Gain	Max Gain
Very Cautious	-5	-5	5.69	15.89
Cautious	7.5	7.5	6.28	18.92
Moderately Cautious (Low End)	10	10	6.86	22.22
Moderately Cautious (High End)	12.5	12.5	7.23	24.53
Balanced (Low End)	15	15	7.62	27.25
Balanced (High End)	17.5	17.5	7.9	28.78
Moderately Adventurous (Low End)	20	20	8.13	31.88
Moderately Adventurous (High End)	22.5	22.5	8.69	34.9
Adventurous	25	25	8.93	37.47
Very Adventurous	27.5	27.5	8.94	38.34