

Risk Profile

The risk profile has been designed to lead you through a process which explains clearly how your personal circumstances must affect your choice of investment risk – and how the chosen level of investment risk will determine both volatility and your ultimate investment returns.

	LOWER RISK				HIGHER RISK
1. How would you describe your age and work status?	I'm older than 70 and retired.	I'm in my 60s, retired or close to retirement.	I'm in my 50s and still working.	I have more than 20 years until retirement.	I have most of my working life ahead of me.
2. What is your main goal with this specific investment?	Regular income with capital preservation.	Regular income with some capital growth.	Capital growth with some income.	High capital growth with little income.	Opportunistic capital growth with no income.
3. Is this investment for the short term or for the long term?	This investment is for the short term only.	This investment is for at least 3 to 5 years.	This investment is for at least 5 years.	This investment is for at least 5 to 7 years.	This investment is for at least 5 to 10 years.
4. When do you plan to make withdrawals from this investment?	I'm likely to withdraw it all in 3 years.	I'm likely to withdraw it all in 5 years.	I'm likely to withdraw it all in 10 years.	I'm likely to withdraw it all in 15 years.	I will make withdrawals only at the right time.
5. What return do you require over the full investment term?	Inflation + 1% over the period.	Inflation + 2% over the period.	Inflation + 3% over the period.	Inflation + 4% over the period.	Inflation + 5% over the period.
6. What range of likely returns do you expect from this investment?	One year returns 0% to 10%	One year returns -5 to 15%	One year returns -10% to 20%	One year returns -15% to 25%	One year returns -20% to 30%
7. What portion of your total assets will be in this investment?	More than 50%	Between 30% and 50%	Between 20% and 30%	Between 10% and 20%	Less than 10%

MY RISK PROFILE					
Low	<input type="radio"/>	Moderate	<input type="radio"/>	High	<input type="radio"/>
Low to Moderate	<input type="radio"/>	Moderate to High	<input type="radio"/>		

Client Name _____ Adviser Name _____ Date _____

Client Signature _____ Adviser Signature _____