

Questions and Answers

Assessing your risk level when investing

1. I would enjoy exploring investment opportunities for my money

- A. I strongly agree with this statement
- B. I tend to agree with this statement
- C. In between
- D. I tend to disagree with this statement
- E. I strongly disagree with this statement

2. I would go for the best possible return even if there were risk involved

- A. Always
- B. Usually
- C. Sometimes
- D. Rarely
- E. Never

3. How would you describe your typical attitude when making important financial decisions?

- A. Very adventurous
- B. Fairly adventurous
- C. Average
- D. Fairly cautious
- E. Very cautious

4. What amount of risk do you feel you have taken with your past financial decisions?

- A. Very Large
- B. Large
- C. Medium
- D. Small
- E. Very small

5. To reach my financial goal I prefer an investment which is safe and grows slowly but steadily, even if it means lower growth overall

- A. I strongly agree with this statement
- B. I tend to agree with this statement
- C. In between
- D. I tend to disagree with this statement
- E. I strongly disagree with this statement

6. I am looking for high investment growth. I am willing to accept the possibility of greater losses to achieve this

- A. I strongly agree with this statement
- B. I tend to agree with this statement
- C. In between
- D. I tend to disagree with this statement
- E. I strongly disagree with this statement

7. If you had money to invest, how much would you be willing to place in an investment with possible high returns but a similar chance of losing some of your money?

- A. All of it
- B. More than half
- C. Half
- D. Less than half
- E. Very little, if any

8. How do you think that a friend who knows you well would describe your attitude to taking financial risks?

- A. Daring
- B. Sometimes daring
- C. A thoughtful risk taker
- D. Careful
- E. Very cautious and risk averse

9. If you had picked an investment with potential for large gains but also the risk of large losses how would you feel:

- A. Panicked and very uncomfortable
- B. Quite uneasy
- C. A little concerned
- D. Accepting of the possible highs and lows
- E. Excited by the potential for gain

10. Imagine that you have some money to invest and a choice of two investment products, which option would you choose?

- A. A product with a low average annual return but almost no risk of loss of the initial investment
- B. A product with a higher average annual return but some risk of losing part of the initial investment
- C. A mixture of the two products

11. I would prefer small certain gains to large uncertain ones

- A. I strongly agree with this statement
- B. I tend to agree with this statement
- C. In between
- D. I tend to disagree with this statement
- E. I strongly disagree with this statement

12. When considering a major financial decision which statement BEST describes the way you think about the possible losses or the possible gains?

- A. I'm excited about the possible gains
- B. I'm optimistic about possible gains
- C. I think about both the possible gains and losses
- D. I am conscious of the possible losses
- E. I worry about the possible losses

13. I want my investment money to be safe even if it means lower returns

- A. I strongly agree with this statement
- B. I tend to agree with this statement
- C. In between
- D. I tend to disagree with this statement
- E. I strongly disagree with this statement