



For adviser use only.

# Elevate risk assessment questionnaire

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Client ref:

Adviser ref:

## Introduction

This risk assessment questionnaire has been devised by eValue, a professional services firm with expertise in risk and capital management. The questionnaire's results will help your adviser understand your attitude to investment risk and form the basis of your discussions about how to invest your money. You should work closely with your adviser to ensure that any investment decisions you make are suitable for your personal circumstances.

Please answer the following 18 questions which ask about your thoughts, attitudes and experiences when making financial investments and decisions.

There are no right or wrong answers. They are used to help assess your attitude to risk in making investments.

- Read each question and choose the answer that you feel best describes you.
- Don't spend too much time considering any question – your first response is probably best.
- Answer every question even if you feel it doesn't really apply to you.
- If you want to change your answer, cross-out the incorrect mark and make a clear tick in the correct box.

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QUESTION 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

QUESTION 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

QUESTION 3 - Compared to other people, 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

QUESTION 4 - If I had money invested in shares I would be nervous about the stock market falling in the short term.

- 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

QUESTION 5 - Compared to others, what amount of risk have you taken with your past financial decisions?

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

QUESTION 6 - 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

QUESTION 7 - When I consider investments that have an element of risk I feel anxious.

- 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

QUESTION 8 - Imagine that six months after making an investment the financial markets start to perform badly. In line with this, your own investment goes down by a significant amount. What would your reaction be?

- A. Withdraw your money and put it in a savings account to prevent any further losses
- B. Transfer your money to a more secure investment product to reduce the risk of further losses
- C. Monitor the investment and wait to see if it improves
- D. Invest more funds to take advantage of the lower price, expecting future growth

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QUESTION 9 - 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

QUESTION 10 - I usually feel confident where money is concerned.

- 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

QUESTION 11 - If you had money to invest, how much would you be willing to place in an investment with possible high returns but an equal element of risk?

- A. All of it
- B. More than half
- C. Half
- D. Less than half
- E. None

QUESTION 12 - How would a close friend describe your attitude to taking financial risks?

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

QUESTION 13 - If you had spare funds to invest, would you choose a risky investment for the excitement of seeing how it would perform?

- A. Definitely
- B. Very likely
- C. Possibly
- D. Unlikely
- E. Very unlikely

QUESTION 14 - 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

QUESTION 15 - Imagine that you have some money to invest and a choice of two investment products, which option would you choose?

- A. A low average annual return but almost no risk of loss of the initial investment
- B. A higher average annual return but some risk of losing part of the initial investment
- C. A mixture of the above

QUESTION 16 - 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

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QUESTION 17 - 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

QUESTION 18 - 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

Thank you for completing this questionnaire. Please speak to your adviser for further analysis.

Elevate has made this tool available under licence from eValue. Your adviser is responsible for how the tool is used in any assessment of your needs.

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