



Risk Questionnaire

Why should I use the Risk Questionnaire?

Understanding your attitude to investment risk is an important factor in making a decision about investments.

The questionnaire has been designed to measure investment risk tolerance, which is your emotional response to changes in the value of your investments. Your attitude to investment risk is just one factor you should take into account so it is essential to have a discussion with your adviser to consider, amongst other things, your actual ability to withstand changes in the value of your investments (capacity for loss), your financial goals and risks other than investment risk.

The questionnaire is not suitable if you are unwilling to take any investment risk. You should let your adviser know if you think that you fall into this category.

How should I use Risk Questionnaire?

The risk questionnaire is provided to enable a conversation about risk tolerance between you and your adviser.

You can complete the attached questionnaire with your answers and pass it to your adviser, who will calculate your risk score.

Following discussion of your answers with your adviser, you can then agree your risk level. You do not necessarily need to select the same level as indicated by the risk questionnaire if, for example, other factors such as your capacity for loss indicate that another category is more appropriate for you. Additionally, the questionnaire is designed to assess your overall investment risk tolerance. You may decide to take more or less investment risk for a particular investment.

What are the limitations of the Risk Questionnaire?

The questionnaire will help you to understand your attitude to investment risk but it is important to understand that there are some limitations.

- Education, not advice – this tool is a guide for illustrative purposes only
- Limits – this tool doesn't look at other factors, such as your stage of life, your financial goals or the size of financial loss you are able to withstand
- Think bigger – risk is just one of the things you need to consider when you're making investment decisions. For example, the term of your investment and whether you might want to access your investments before the end of this term are also important
- Talk to an expert – discuss the results with your adviser before taking action

Who are Oxford Risk?

Oxford Risk Research & Analysis Ltd are an independent company who are acknowledged experts in risk profiling. Their risk analysis expertise and tools are utilised by a wide range of financial services companies and in the UK alone over 1500 assessments are conducted each day using Oxford Risk questionnaires.

Data Protection

We're committed to maintaining the trust and confidence of our customers. Our Privacy Policy explains how we use our customers' personal information. It explains when and why we collect personal information about our customers, how we use it, the conditions under which we may share it with others and how we keep it secure. It also explains how you can obtain details of the information we hold about you, and the choices you have about how we use that information. You can get a copy of our Privacy Policy on our website: <https://www.standardlife.com/sl/privacy-policy/slal.page>.

Client Name:

Risk questionnaire	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree
1 My friends would say that I am cautious.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2 I prefer my money to be safe from risk.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3 I have put money in a risky investment.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4 I have experienced considerable gain from a risky investment.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5 I have been extremely risky in my past with financial investments.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6 Even if I could get high returns, I would prefer not to invest my money in something that might decline in value.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7 Being financially cautious is important to me.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8 I would never make a high-risk investment.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9 Maximising long-term investments is my goal, and I would be willing to accept dramatic, short-term drops in value to achieve this.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

	Unlikely	Somewhat unlikely	Neither likely nor unlikely	Somewhat likely	Likely
10 Overall, how likely is it that you would take a significant financial risk?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

▼

Your adviser will enter your risk score below, this allows you to choose your risk level

▼

Using your risk score, please choose which risk level you believe suits you best:

Risk score

Select risk level

Higher risk - A risk score of (42-50) would put you in the higher risk category. People in this category are very comfortable with investment risk. They aim for high long-term investment returns and do not overly worry about periods of poorer performance in the short to medium term. Ordinarily these portfolios can be subject to the full extent and frequency of stock market fluctuations.

50

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Medium to higher risk - A risk score of (34-41) would put you in the medium to higher risk category. People in this category are relatively comfortable with investment risk. They aim for higher long-term returns and understand that this can also mean some sustained periods of poorer performance. They are prepared to accept significant fluctuation in value to try and achieve better long-term returns.

42

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Medium risk - A risk score of (26-33) would put you in the medium risk category. People in this category are balanced in their attitude towards risk. They don't seek risky investments but don't avoid them either. They are prepared to accept fluctuations in the value of their investments to try and achieve better long-term returns. These portfolios will be subject to frequent and at times significant fluctuations in value.

34

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Lower to medium risk - A risk score of (18-25) would put you in the lower to medium risk category. People in this category are relatively cautious with their investments. They want to try to achieve a reasonable return, and are prepared to accept some risk in doing so. Typically these portfolios will exhibit relatively modest yet frequent fluctuations in value.

26

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Lower risk - A risk score of (10-17) would put you in the lower risk category. People in this category are conservative with their investments. They prefer taking a small amount of risk to achieve modest or relatively stable returns. They accept that there may be some short term periods of fluctuation in value.

18

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10

Your risk score

Client signature:

Date:

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