



**PRIVATE WEALTH
MANAGEMENT**
working to make you wealthier

PWM Risk Assessment

1. I enjoy exploring investment opportunities for my money
 - a) Strongly agree
 - b) Agree
 - c) Uncertain
 - d) Disagree
 - e) Strongly disagree
2. I would go for the best possible return even if there was risk involved
 - a) Always
 - b) Usually
 - c) Sometimes
 - d) Rarely
 - e) Never
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
4. If I get bad financial news I tend to worry about it more than most people would in the same situation
 - a) Strongly agree
 - b) Agree
 - c) Uncertain
 - d) Disagree
 - e) Strongly disagree
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
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) Strongly agree
 - b) Agree
 - c) Uncertain
 - d) Disagree
 - e) Strongly disagree
7. I am looking for high investment growth. I am willing to accept the possibility of greater losses to achieve this
 - a) Strongly agree
 - b) Agree
 - c) Uncertain
 - d) Disagree
 - e) Strongly disagree
8. An investment that has the potential to make a lot of money will usually also have a greater risk of losing money. How much of the money that you have to invest would you be willing to place in an investment with potential high returns but with an equal element of risk?
 - a) All of it
 - b) More than half
 - c) Half
 - d) Less than half
 - e) None

9. 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 averse
10. 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
11. Imagine that you have some money to invest and a choice of two investment products, what annual average return and what annual risk of loss would you be prepared to accept?
- a) 4% return and minimal risk of loss
 - b) 9% return and possible 10% loss
 - c) A mixture of the above
12. I would prefer small certain gains to large uncertain ones
- a) Strongly agree
 - b) Agree
 - c) Uncertain
 - d) Disagree
 - e) Strongly disagree
13. When considering a major financial decision which statement MOST describes the way you think about losses or the possible gains?
- a) I'm excited about the possible gains
 - b) I'm optimistic about possible gains
 - c) I carefully consider both the possible gains and losses
 - d) I am conscious of the possible losses
 - e) I worry about the possible losses
14. I want my investment money to be safe even if it means lower returns
- a) Strongly agree
 - b) Agree
 - c) Uncertain
 - d) Disagree
 - e) Strongly disagree

Declaration

Your adviser will input your answers which will produce a suggested risk score. The risk score gives an indication of the level of risk you may be prepared to take with your investments on a range from 1 (low risk) to 10 (high risk). The risk score is only a guide.

Please confirm that the answers above are correct by signing and dating this document

Signature

Date □□/□□/□□□□