Oxford Risk

SUMMARY REPORT

Oxford Risk

Client Details

Profile Updated	25.03.2025	**Ref**	352c32e0-b48d-432d-ba85-57d9d02a3e60
Status	Completed		

Adviser Contact Details

Name:	NA NA
Date reviewed:	Not reviewed yet

Suitable Risk Level

Your suitable risk level reflects the right level of risk to take with your total investible assets. The starting point is your risk tolerance, but you should also consider your risk capacity, your knowledge and experience, and composure. These factors could move your suitable risk level higher or lower than your risk tolerance.

Very Low | **Low** | Medium Low | Medium | Medium High | High | Very High

You're concerned about the security of your capital and wish to limit both short-term and long-term losses. As a low-risk investor, you're likely to retain significant cash-based assets and accept that overall returns will be limited. You understand that whilst a small exposure to growth assets may generate positive real returns, a low-risk portfolio may not keep pace with inflation which may reduce the 'real value' of your investment. You accept there's a possibility you could get back less than you invested, especially if you withdraw your funds in the short term.

Your risk level has been calculated using the following results:

Risk Tolerance

Very Low | **Low** | Medium Low | Medium | Medium High | High | Very High

First, we consider your risk tolerance. Your risk tolerance is low, which means you are willing to take low risk with your total net wealth.

Risk Capacity

Very Low | **Low** | Medium Low | Medium | Medium High | High | Very High

Next, we consider your risk capacity in relation to your risk tolerance. Your risk capacity is Moderately Low. Your risk capacity doesn't impact your suitable risk level, meaning that you can invest at the risk level indicated by your risk tolerance.

Composure

Very Low | **Low** | Medium Low | Medium | Medium High | High | Very High

Then, we consider your composure. Your composure is Medium. Your risk level has not changed after accounting for your composure score.

Knowledge and Experience

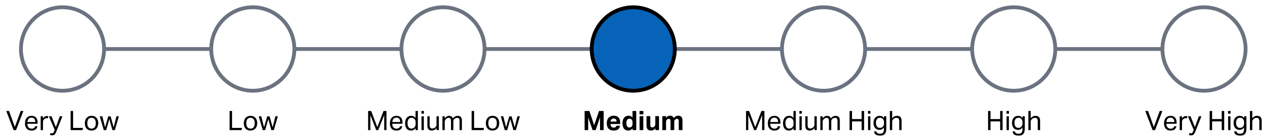
Very Low | **Low** | Medium Low | Medium | Medium High | High | Very High

Oxford Risk

Finally, we consider your knowledge and experience. Your knowledge and experience is Good. Your risk level has not changed after accounting for your knowledge and experience score.

Oxford Risk

Agreed Suitable Risk Level



Your Financial Personality

Your Financial Personality influences how you approach investment decisions, and how you will feel over the investment journey. Your results form a solid foundation for the right level of risk to take with your investments.

Risk Tolerance

A stable personality trait, reflecting an investor's reasoned willingness to accept the possibility of lower short-term returns for a greater chance of better long-term returns.

Very Low | **Low** | Medium Low | Medium | Medium High | High | Very High

You have low risk tolerance, which means you tend to be conservative taking financial risks. People with low risk tolerance are most comfortable when their total wealth is mostly protected against the possibility of poor long-term outcomes, even if that means lower returns. The suitable level of risk for your investible assets also depends on your risk capacity.

Composure

Tendency to remain composed through the ups and downs of the investment journey.

Low | **Medium** | High

You have medium composure, which means you can occasionally worry about the temporary ups and downs of the market, though this may only be a problem when things become particularly stressed.

Confidence

Confidence and comfort making financial decisions.

Low | Medium | **High**

You have high confidence, which means you are generally happy making complex choices, considering a lot of information, and weighing many options.

Impulsivity

Tendency to make decisions emotionally and on the spur of the moment.

Low | Medium | High

You have low impulsivity, which means you tend to be more measured and methodical when approaching financial decisions, deliberating over possible outcomes before proceeding.

Familiarity Preferences

Preference for investment solutions that feel familiar and have a strong story.

Low | Medium | High

You have low familiarity preference, which means you tend to be comfortable with unusual or novel investments, and do not need a strong narrative to be comfortable with an investment.

Knowledge and Experience

Your knowledge and experience score reflects your history with investing and your understanding of the core principles of finance. Knowledge and experience are important factors in determining the right level of risk to take with your investments.

Low | Moderate | **Good**

You are likely to have considerable knowledge and experience of investing, and should therefore invest at the suitable risk level. Despite this, please be mindful of the need to explore and understand the investment recommendations presented.

Investment History

Low | Medium | **High**

You have ample experience with investing. Discussing your prior experiences may help identify your specific requirements and preferences.

Investment Knowledge

Low | Medium | **High**

You consider yourself to have at least a reasonable knowledge of investing, and can back that up with multiple sources of expertise. Most investments will be familiar to you, but beware of any investing blind spots.

Investment Principles

Low | **Medium** | High

Your investment principles score is medium, which means that you may not be confident about some of the core investment principles. You may require further guidance and advice before investing.

Oxford Risk

About Investment Principles

It is important to understand the core concepts of investing, such as the relationship between risk and reward, and how investments tend to function and perform over time. Here is a summary of your answers and an explanation of each principle.

Diversifying your portfolio across many types of investments helps to reduce risk.

AGREE

In investing, as in life, it's always risky to put all your eggs in one basket. Constructing a portfolio of several different asset classes (such as equities, bonds, property, etc.) from several different countries reduces the risk that you make a big loss if any one asset performs badly.

Past performance is not always a good indicator of future returns.

STRONGLY AGREE

No one knows what the future will bring, and investing always carries some degree of uncertainty. The way a particular asset or investment strategy has fared in the past can't tell you much about what will happen in the future.

Investments may go down as well as up.

STRONGLY AGREE

Although everyone invests money in the hope that it will grow over time, there is always a risk that the value of your investment will drop. Investment returns and investment risk go hand in hand: to increase the chance of higher growth, you have to accept a higher chance of the money not being there when you need it.

Good investing requires committing money for the medium to long term.

STRONGLY AGREE

Investors who adopt a long-term view tend to do better than investors who focus on the short term: not because the investments they own are necessarily different, but because they behave differently. Good investing means making a plan and sticking to it, buying and selling infrequently, and putting money to work as early as possible.

A portfolio that has a large proportion of stocks and shares may lose a significant amount of its value.

NEUTRAL

Some investments are riskier than others: in particular, stocks and shares tend to have higher risk than bonds or cash. This doesn't mean that other investments can't be the worst performers in any specific time period, but in general the higher the proportion of stocks and shares in your portfolio, the more you need to be prepared for periods of significant loss... though this can also mean higher returns over time if you stick with them.

Oxford Risk

Risk Capacity

Risk capacity measures your financial ability to take risk with your investible assets based on your financial circumstances and future goals. It is calculated by comparing your total net wealth with your investible assets, and the result determines whether it is sensible to move your suitable risk level up or down relative to that indicated by your baseline risk tolerance.

Very Low | Low | **Moderately Low** | Neutral | Moderately High | High

Your total net wealth is slightly smaller than your investible assets, which means you should protect your wealth by taking medium low risk with your investible assets.

Non-Investible Assets	Future Wealth
Positive	Negative
The value of your non-investible assets is higher than the amount you owe, which increases your total net wealth.	You are planning to spend more than your projected future earnings, which reduces your total net wealth.

Oxford Risk

Sustainable investing

This assessment measured your attitudes towards using investments to achieve positive social and environmental outcomes. The results reveal what is important to you when considering environmental, social and governance issues when investing.

Including sustainable investments in your portfolio

The right level of sustainable investments to include in your portfolio is determined by your attitudes as well as your financial objectives.

Low — Medium Low — Medium — **Medium High** — High

Impact Desire

How much investors want to align their portfolio to social and sustainability goals.

Low — **Medium** — High

You have a moderate desire to seek investments that target sustainability and social good. You should include sustainable investments in your portfolio wherever these are consistent with your financial objectives.

Impact Apprehension

Apprehension about sustainable investing, for example that it is too complex or too new.

Low — Medium — High

You are relatively comfortable with the notion of sustainable investing. Weaving social and sustainable values into your portfolio does not put you off, even if it means adding novelty or additional complexity.

Need For Evidence

How much an investor requires convincing to engage with sustainable investing.

Low — **Medium** — High

You have a medium need for evidence, which means that you may need to see some, but not a great deal of, evidence that an investment will likely deliver a promised positive social impact. Make sure your investments are meeting your sustainability requirements, but don't let this lead to inaction.

Impact Trade-Off

Willingness to accept reduced financial returns, reduced liquidity, or extra risk, in exchange for social impact.

Low — Medium — **High**

You have a high willingness to give up financial outcomes (e.g. take more risk, get lower returns, or reduce liquidity) to do more good with your investments. You would be happy to consider sustainable investments even where they require you to make significant financial trade-offs if you can achieve improved sustainable or social outcomes as a result.

Adviser notes

The calculated risk level for this client is 2, but an agreed risk level of 4 was established.

Catherine has run with a higher risk profile than her questionnaire suggests (for at least the last five years) as without she runs the prospect of having insufficient potential return to offset the effects of inflation on the purchasing power of her capital. She also wishes to have exposure to sustainable investing which cannot be achieved without taking some degree of investment risk.