Oxford Risk

SUMMARY REPORT

Oxford Risk

Client Details

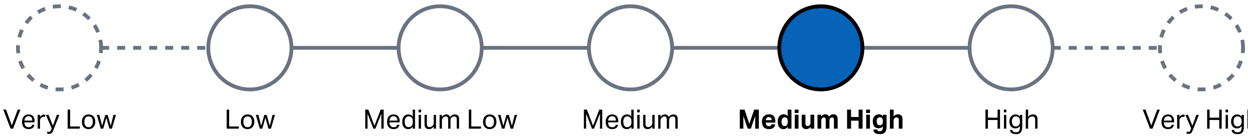
Profile Updated	02.04.2025	**Ref**	7c2c5eb5-6fe1-4fa5-829c-508a266ed749
Status	Completed		

Adviser Contact Details

Name:	NA NA
Date reviewed:	Not reviewed yet

Suitable Risk Level

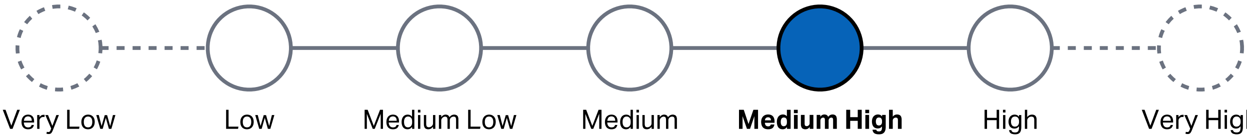
Your suitable risk level reflects the right level of risk to take with your total investible assets. The starting point is your risk tolerance, but you should also consider your risk capacity, your knowledge and experience, and composure. These factors could move your suitable risk level higher or lower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



Your aim is higher than average long-term growth and you are prepared to accept risk to your capital. You accept that your portfolio will be weighted towards growth assets that may be invested in volatile markets, and the resulting fluctuations in value are not a concern to you. You accept that you could get back less than you invested, especially if you withdraw your funds in the short term.

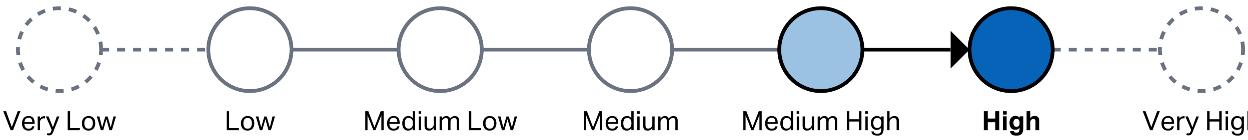
Your risk level has been calculated using the following results:

Risk Tolerance



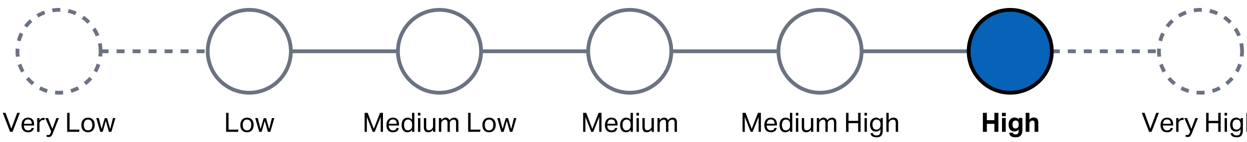
First, we consider your risk tolerance. Your risk tolerance is medium high, which means you are willing to take medium high risk with your total net wealth.

Risk Capacity



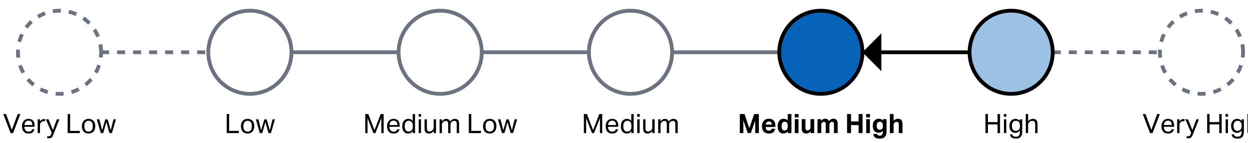
Next, we consider your risk capacity in relation to your risk tolerance. Your risk capacity is High. Your risk capacity increases your suitable risk level, because your assets are larger than your liabilities and/or your future income is greater than planned expenditure. You have a buffer to take more risk with your investible assets.

Composure



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

Knowledge and Experience



Finally, we consider your knowledge and experience. Your knowledge and experience is Moderate. Your risk level has been reduced to account for limited current knowledge and experience.

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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 medium-high risk tolerance, which means you tend to be assertive taking financial risks. People with medium-high risk tolerance want to grow their total wealth over the long term, and are willing to accept the risk of poor outcomes to do so. 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 high composure, which means you are relatively unaffected by the temporary ups and downs of the market, and stay focused firmly on the long term. However, this can mean you don't pay enough attention at times, or don't take the time to ensure your overall wealth is properly organised and invested.

Confidence

Confidence and comfort making financial decisions.

Low | **Medium** | High

You have medium confidence, which means you tend to be reasonably sure in your ability to make good financial choices, but may occasionally feel uncertain about the best course.

Impulsivity

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

Low | **Medium** | High

You have medium impulsivity, which means you tend to be deliberate when you consider financial decisions, but you can occasionally leap before you look.

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.

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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 moderate knowledge about investments and some experience of investing, and should consider investing at a reduced level of risk while you gain experience. Take time to ensure you explore and understand the investment recommendations presented.

Investment History

Low **Medium** High

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

Investment Knowledge

Low Medium High

You either consider yourself to have relatively limited knowledge of investing, or have few sources of investment expertise. Take care to understand and get comfortable with your investment recommendations.

Investment Principles

Low Medium **High**

Your investment principles score is high, which means that you understand the core investment principles. Nevertheless, it is important to explore the specific recommendations presented to you to make sure you understand them.

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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.

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.

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.

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.

AGREE

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.

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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 larger than your investible assets, which provides you with a buffer to take a high level of risk with your investible assets.

Non-Investible Assets	Future Wealth
Neutral	Positive
Your debts are equal to the value of your non-investible assets, so these neither add to nor subtract from your total net wealth.	You are planning to spend less than your projected future earnings, which increases your total net wealth.