Your agreed risk level

We agreed on the following risk Field\_1, as shown earlier in relation to my recommendations:

Select relevant description(s). For joint cases/multiple goals with different RPPGs, include each risk level description and add customer names/goal description, if necessary. Delete irrelevant descriptions.

## No risk

No risk INSERT\_2

Taking no investment risk will offer returns in line with prevailing interest rates. Investment products which may fluctuate in value are not suitable for you, as there will be the chance of you getting back less than your original investment.

## Very low risk

Very low risk INSERT\_3

Taking a **very low risk** will give you the chance to achieve a small level of positive returns. It means you can tolerate very small falls in value during the investment term. You’re willing to accept a very low risk of getting back less than your original investment, in return for the chance of improved returns on your money.

This will be from a narrow range of investments, mainly fixed interest assets such as government or corporate bonds. To keep the chance of losses to a minimum, there may only be smaller amounts in riskier investments, such as global equities.

## Low risk

Low risk INSERT\_4

Taking a **low risk** will give you the chance to achieve positive returns. You can tolerate small falls in value during the investment term. You’re willing to accept a small risk of getting back less than your original investment, in return for the chance of improved returns on your money.

It allows you to access a range of investments. Mainly, this will be in fixed interest securities, such as government or corporate bonds. To keep the chance of losses low, there will only be smaller amounts in riskier investments, such as global equities.

## Moderate risk

Moderate risk INSERT\_5

Taking a **moderate risk** gives you the chance to benefit from positive stock market returns. You can tolerate moderate falls in value during the investment term. You’re willing to accept the risk of getting back less than you originally invested, in return for the chance of much better returns on your money.

It allows you access to a wide range of investments. The main focus will be in global markets, investing in equities, government and corporate bonds, property and other assets.

## High risk

High risk INSERT\_6

Taking a **high risk** gives you the chance to benefit from positive stock market returns. You can tolerate large falls in value during the investment term. You’re willing to accept the risk of getting back a lot less than you originally invested, in return for the chance of high returns on your money.

It allows you access to a wide range of investments. Reliance will be on global markets, investing in equities, government and corporate bonds, property and other assets.

## Very high risk

Very high risk INSERT\_7

Taking a **very high risk** gives you the chance to benefit from positive stock market returns. You can tolerate very large falls in value during the investment term. You’re willing to accept the risk of getting back very much less than you originally invested, in return for the chance of very high returns on your money.

It allows you access to a wide range of investments. High reliance will be on global markets, investing in equities, government and corporate bonds, property and other assets.