

Dynamic Planner Risk Profiler

In order for your adviser to provide you with financial advice, they need to understand your experience of investing in financial products and approach to risk. To do this they have adopted Dynamic Planner's risk profiling process comprising 3 short sets of questions, which normally takes less than 10 minutes to complete.

- Firstly, you will be asked about your experience of investing in different financial products.
- Next, your attitude to investment risk will be explored by looking at how much risk you would be prepared to take in different situations.
- Finally, you will be asked a few questions to help your adviser understand your capacity for taking investment risk given your current financial position.

Once you have answered all these questions, return this document to your adviser who will work out your risk profile and use this to inform the financial advice they provide.

Your Investing Experience

To provide you with financial advice, your adviser firstly needs to understand how experienced you are with investing.

Client's name

1. Other than a current account, have you ever had a cash savings account, a cash ISA or savings bonds (e.g. from a bank, building society or NS&I)?

- ☐ Yes, after taking professional financial advice
- ☐ Yes, without taking professional financial advice
- ☐ Yes, both with and without taking professional financial advice
- ☐ No

2. Have you ever had a pension where you could choose the funds you invest in?

- ☐ Yes, after taking professional financial advice
- ☐ Yes, without taking professional financial advice
- ☐ Yes, both with and without taking professional financial advice
- ☐ No

3. Have you ever had a stocks and shares ISA, or a professionally managed investment fund such as an OEIC, unit trust or investment bond?

- ☐ Yes, after taking professional financial advice
- ☐ Yes, without taking professional financial advice
- ☐ Yes, both with and without taking professional financial advice
- ☐ No

4. Have you ever bought or sold individual shares on the stock market?

- ☐ Yes, after taking professional financial advice
- ☐ Yes, without taking professional financial advice
- ☐ Yes, both with and without taking professional financial advice
- ☐ No

5. How often do you review the value of your pensions or investments?

- ☐ I do not have any pensions or investments
- ☐ At least every 3 months
- ☐ Between 3 months and a year
- ☐ Less often than once a year
- ☐ Only when I see a major financial event in the news
- ☐ I leave this to my financial adviser

6. If the value of your pensions or investments has ever fallen substantially, how did you respond?

- ☐ I don't recall the value of my investments ever falling substantially
- ☐ Immediately contacted my financial adviser
- ☐ Waited to discuss it with my financial adviser at our next planned review
- ☐ Took some or all of the remaining money out of the investment
- ☐ Invested more as I saw the fall in value as an opportunity
- ☐ I took no action as I felt nothing needed to be done
- ☐ I took no action as I was unsure what to do

7. How would you describe your level of investment confidence?

- ☐ Not confident: I'm not very comfortable with investing
- ☐ Somewhat confident: I'm comfortable with some investments but still need some things explained to me
- ☐ Confident: I'm comfortable with investing and have a reasonable understanding of the potential risks and rewards

8. If you would like to make any other comment about your previous investment experience (e.g. buy to let), background or education which you feel is relevant here, please do so (optional):

This space can be used for any further notes about the questions or answers (optional):

Partner's name

1. Other than a current account, have you ever had a cash savings account, a cash ISA or savings bonds (e.g. from a bank, building society or NS&I)?

- ☐ Yes, after taking professional financial advice
- ☐ Yes, without taking professional financial advice
- ☐ Yes, both with and without taking professional financial advice
- ☐ No

2. Have you ever had a pension where you could choose the funds you invest in?

- ☐ Yes, after taking professional financial advice
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3. Have you ever had a stocks and shares ISA, or a professionally managed investment fund such as an OEIC, unit trust or investment bond?

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Your Attitude to Risk

These questions will help you and your adviser to better understand how you think about risk. There are no right or wrong answers, you just need to select the answer that is the best match for how you feel.

Client's name					
1. Compared to the average person, I would say I take more risks	Strongly disagree <input type="radio"/>	Disagree <input type="radio"/>	Neither agree or disagree <input type="radio"/>	Agree <input type="radio"/>	Strongly agree <input type="radio"/>
2. I would be willing to risk a percentage of my income / capital in order to get a good return on an investment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. To achieve high returns, it is necessary to choose high-risk investments	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. I have been extremely cautious in my past financial investments	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5. Even if I experienced a substantial loss on an investment, I would not be put off making risky investments	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6. I believe that it is reckless to take financial risks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7. When I am faced with a financial decision I am generally more concerned about the possible losses than the probable gains	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
8. I would rather know that I was getting a guaranteed rate of return than be uncertain about my investments	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
9. Compared to the average person, I take lower financial risks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

10. I would rather put my money in a bank account than invest in shares	Strongly disagree <input type="radio"/>	Disagree <input type="radio"/>	Neither agree or disagree <input type="radio"/>	Agree <input type="radio"/>	Strongly agree <input type="radio"/>
11. I do not feel comfortable with financial uncertainty	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
12. If my investment portfolio dropped significantly in value during the first three months, it would not bother me	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
13. I would never take a chance with any amount of money	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
14. I would accept potential losses in order to pursue long-term investment growth	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
15. I believe that the only way to make money is to take financial risks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
16. Taking financial risks is important to me	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
17. I would be happy investing a large proportion of my income / capital in a high-risk investment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
18. I would feel comfortable investing in shares	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
19. How comfortable do you feel when you take a financial risk?	Not at all comfortable <input type="radio"/>	Slightly comfortable <input type="radio"/>	Moderately comfortable <input type="radio"/>	Comfortable <input type="radio"/>	Very comfortable <input type="radio"/>
20. Overall, how would you place yourself on the following scale?	Risk averse <input type="radio"/>	Somewhat risk averse <input type="radio"/>	Neither risk averse nor a risk taker <input type="radio"/>	A moderate risk taker <input type="radio"/>	A risk taker <input type="radio"/>

This space can be used for any further notes about the questions or answers (optional):

Partner's name					
1. Compared to the average person, I would say I take more risks	Strongly disagree <input type="radio"/>	Disagree <input type="radio"/>	Neither agree or disagree <input type="radio"/>	Agree <input type="radio"/>	Strongly agree <input type="radio"/>
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3. To achieve high returns, it is necessary to choose high-risk investments	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. I have been extremely cautious in my past financial investments	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5. Even if I experienced a substantial loss on an investment, I would not be put off making risky investments	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6. I believe that it is reckless to take financial risks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7. When I am faced with a financial decision I am generally more concerned about the possible losses than the probable gains	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
8. I would rather know that I was getting a guaranteed rate of return than be uncertain about my investments	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
9. Compared to the average person, I take lower financial risks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
10. I would rather put my money in a bank account than invest in shares	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
11. I do not feel comfortable with financial uncertainty	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

12. If my investment portfolio dropped significantly in value during the first three months, it would not bother me	Strongly disagree <input type="radio"/>	Disagree <input type="radio"/>	Neither agree or disagree <input type="radio"/>	Agree <input type="radio"/>	Strongly agree <input type="radio"/>
13. I would never take a chance with any amount of money	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
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Your Capacity for Risk

These questions are designed to understand how your joint financial situation might affect how much risk you can take together. Taken together with the previous questions, they will help your adviser provide you both with financial advice that is appropriate for your joint needs.

- | | |
|--|---|
| 1. Do you have any specific financial goals for this investment? If you have multiple goals, please choose the main one that applies to you. | <ul style="list-style-type: none"><input type="radio"/> No, my investment is to meet a range of goals<input type="radio"/> Yes - to meet essential living costs: Any losses from this investment would reduce my standard of living<input type="radio"/> Yes - to meet other important financial goals: If this investment fell in value I'd have enough to live on, but couldn't meet these goals<input type="radio"/> Yes - to meet non-essential financial goals: I'd still be able to cover my essential living costs and other important financial goals if this investment fell in value |
| 2. How much of your investments could you afford to lose without reducing your future standard of living? | <ul style="list-style-type: none"><input type="radio"/> I can't afford any loss<input type="radio"/> I could afford a small loss<input type="radio"/> I could afford a medium loss<input type="radio"/> I could afford a large loss |
| 3. When is the earliest you plan to take money from your investments? | <ul style="list-style-type: none"><input type="radio"/> Within the next year<input type="radio"/> Between 1 and 5 years from now<input type="radio"/> Between 6 and 10 years from now<input type="radio"/> More than 10 years from now |
| 4. How do you plan to take money from your investments? | <ul style="list-style-type: none"><input type="radio"/> As a single lump sum<input type="radio"/> Leave it invested and withdraw amounts only as needed<input type="radio"/> Leave it invested and withdraw amounts regularly (e.g. taking it as regular income)<input type="radio"/> Leave it invested and only take money out in an emergency |

5. How likely is it that you will need to take money from your investments earlier than planned?

- ☐ Very likely: Under certain circumstances I can see a situation where I would need to access my investments early – e.g. in a financial emergency
- ☐ Possibly: I may need to access my investments early e.g. in a financial emergency
- ☐ Unlikely: I won't need to access my investments early as I have other money for financial emergencies
- ☐ I can't access some or all of my investments early (e.g. a pension)

This space can be used for any further notes about the questions or answers (optional):

Declaration

Client's name	
Date	
Signature	

Partner's name	
Date	
Signature	

You should now return this document to your financial adviser who will work out your risk profile and use this to inform the financial advice they provide.

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The attitude to risk questionnaire was created by Dynamic Planner in conjunction with Oxford Risk.