**Attitude to Investment Risk**

1. Are you prepared to accept that capital/contributions may fall in value and, if so, with how much of your capital can you afford to risk a short term fall in the value in pursuit of medium to long term growth?

**YES: Richard up to 30%, Beth up to 20%**

1. Of this amount, how much would you wish to invest in higher risk investments where there may be the prospect of higher returns but also a risk of long-term capital loss?

**YES: Richard up to 30%, Beth up to 10%**

1. To how much of your capital/contributions do you require access and over what timescale?

**We need a bigger emergency fund, maybe some money for Sam for University and the rest in 10 to 15 years.**

1. How much of your capital/contributions do you need to protect against inflation and over what timescale?

**Both: As much as possible to achieve objectives.**

1. How much of your capital/contributions do you wish to generate growth and if so what rate(s) and over what timescale?

**As much as possible and within our risk profiles.**

1. Does this apply to any special purposes; if not, please explain any differences in approach?

**9. INVESTMENT – see separate sheet**

|  |  |  |
| --- | --- | --- |
|  | Do you have strong feelings regarding particular investments? | *No* |
|  |  |  |
|  | Anticipated liabilities or commitments | *Details already given* |
|  |  |  |

**Client Investment Risk Attitude Summary**

Refer to definitions below and insert your name in the appropriate box to indicate your risk attitude to investment risk for each objective.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Risk attitude & | Retirement | Long term | Medium term |  | Short term |
| investment/ | (pension | investment | investment & |  | savings up to 5 |
| asset type | schemes) | over 15 years | savings 5-15 |  | years |
|  |  |  | years |  |  |
| No risk to |  |  |  |  | Both |
| capital |  |  |  |  |  |
|  |  |  |  |  |  |
| Low risk |  |  |  |  |  |
|  |  |  |  |  |  |
| Modest risk | Both | Beth | Beth |  |  |
|  |  |  |  |  |  |
| Relatively |  | Richard | Richard |  |  |
| higher risk |  |  |  |  |  |
|  |  |  |  |  |  |
| High risk |  | Richard | Richard |  |  |
|  |  |  |  |  |  |

**No risk to capital** – No risk of capital value and accept possible loss of real value due to inflation.

**Low risk** – Low risk loss of capital but some inflationary risk to real value or return based onfixed rate.

**Modest risk** – Generally small risk of real or comparative capital loss in pursuit of longer-termcapital growth.

**Relatively higher risk** – Some risk of real or comparative capital loss in pursuit of longer-termcapital growth.

**High risk** – High risk of capital loss in pursuit of growth.