



# eValue Attitude to Risk Questionnaire

## PERSONAL DETAILS

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Client Name

Client Reference

Date of Birth [dd/mm/yyyy]

  

Email

Address

## INSTRUCTIONS

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Please answer the following questions which ask about your thoughts, attitudes and experiences when making financial investments and decisions. There are no right or wrong answers. They are to help us assess your attitude to risk in making investments.

- Read each question and choose the answer that best describes you by selecting the corresponding letter.
- Don't spend too much time considering – your first response is probably best.
- Answer every question even if you feel it doesn't really apply to you.

## QUESTIONS

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1. I would enjoy exploring investment opportunities for my money.

- |   |   |
|---|---|
| <input type="checkbox"/> I strongly agree with this statement             | <input type="checkbox"/> I tend to agree with this statement    |
| <input type="checkbox"/> I neither agree nor disagree with this statement | <input type="checkbox"/> I tend to disagree with this statement |
| <input type="checkbox"/> I strongly disagree with this statement          |   |

## QUESTIONS (continued)

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2. I would go for the best possible return even if there were risk involved.

- Always       Usually       Sometimes       Rarely       Never

3. How would you describe your typical attitude when making important financial decisions?

- Very adventurous       Fairly adventurous       Average  
 Fairly cautious       Very cautious

4. What amount of risk do you feel you have taken with your past financial decisions?

- Very Large       Large       Medium       Small       Very small

5. To reach my financial goal I prefer an investment which is safe and grows slowly but steadily, even if it means lower growth overall.

- I strongly agree with this statement       I tend to agree with this statement  
 I neither agree nor disagree with this statement       I tend to disagree with this statement  
 I strongly disagree with this statement

6. I am looking for high investment growth. I am willing to accept the possibility of greater losses to achieve this.

- I strongly agree with this statement       I tend to agree with this statement  
 I neither agree nor disagree with this statement       I tend to disagree with this statement  
 I strongly disagree with this statement

7. If you had money to invest, how much would you be willing to place in an investment with possible high returns but a similar chance of losing some of your money?

- All of it       More than half       Half       Less than half       Very little, if any

8. How do you think that a friend who knows you well would describe your attitude to taking financial risks?

- Daring       Sometimes daring       A thoughtful risk taker       Careful  
 Very cautious and risk averse

9. If you had picked an investment with potential for large gains but also the risk of large losses how would you feel:

- Panicked and very uncomfortable       Quite uneasy       A little concerned  
 Accepting of the possible highs and lows       Excited by the potential for gain

## QUESTIONS (continued)

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10. Imagine that you have some money to invest and a choice of two investment products, which option would you choose?

- A product with a low average annual return but almost no risk of loss of the initial investment
- A product with a higher average annual return but some risk of losing part of the initial investment
- A mixture of low average annual return but almost no risk of loss and high average annual return but some risk of loss

11. I would prefer small certain gains to large uncertain ones

- I strongly agree with this statement
- I tend to agree with this statement
- I neither agree nor disagree with this statement
- I tend to disagree with this statement
- I strongly disagree with this statement

12. When considering a major financial decision which statement BEST describes the way you think about the possible losses or the possible gains?

- I'm excited about the possible gains
- I'm optimistic about possible gains
- I think about both the possible gains and losses
- I am conscious of the possible losses
- I worry about the possible losses

13. I want my investment money to be safe even if it means lower returns

- I strongly agree with this statement
- I tend to agree with this statement
- I neither agree nor disagree with this statement
- I tend to disagree with this statement
- I strongly disagree with this statement

What is your investment term?

- 3-7 years
- 8-15 years
- 15 + years

## CAPACITY FOR LOSS QUESTIONS

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1. Will this investment need to cover your expenses in an emergency? If yes, how will you cope with this situation?

2. Will this investment provide for your current / future daily living expenses? If yes, what other sources of income do you have to meet your expenses?

3. Is this investment a significant proportion of your total wealth?

4. Do you have any major financial commitments that could mean you need to access this money earlier than you currently think?

5. Do you have any dependents who rely on you financially?

Signature

Date questionnaire completed

D	D	M	M	Y	Y	Y	Y
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="2"/>	<input type="text" value="0"/>	<input type="text"/>	<input type="text"/>

This Attitude to Risk questionnaire has been statistically tested and validated in for a broad range of UK investors who were engaged in an investment advice meeting conducted by a financial advisor. The statistical validity of an ATR questionnaire is dependent on the socio economic and demographic background of participants and the manner in which the questionnaire is administered. For this reason the results from questionnaire should not be regarded as the definitive answer but rather as an informed starting point for a discussion with a client on investment risk in the context of that client's objectives and the financial significance of the investment being made. The questionnaire is only suitable for use with an investor who is prepared to take a degree of investment risk and is not designed to identify those investors who are not prepared to take any investment risk.