

To enable us to create and manage your investment portfolio, it is essential that we understand your attitude to investing money. Please read the following statements, decide which attitude you are currently comfortable with and note in the decision box

Ultra Conservative

You would prefer to have no investment in the stock market whatsoever and are prepared to accept the inflationary risk that this implies.

Very Conservative

You would generally prefer to avoid the volatility of stock market investment, but would accept some stock market investment if essential to provide long term security.

Conservative

You prefer the security of cash and fixed interest investments, but are happy to accept a level of stock market investment necessary to provide long term security.

Cautious

You would prefer to have most of your investments in cash and fixed interest securities but are happy to have some stock market investment in order not to sacrifice too much long term return.

Cautious to Realistic

You would like to benefit from long term investment returns but are wary of stock market volatility and would like to make some compensation by means of low risk investments.

Realistic

You would like to ensure your short term financial security through low risk investment but also wish to benefit from long term investment returns to provide for future security.

Realistic to Aggressive

You would like to take advantage of equity investment with the prospect of good long term returns and can accept the increased short term volatility.

Aggressive

You would like to maximise long term returns and are not concerned by short term volatility, but still wish your short term financial security to be provided by low risk investments

Speculative

You would like some investment in higher risk investments which carry the risk of potential loss of capital, but not to the detriment of either your long term or short term financial security.

Very Speculative

You would like considerable exposure to individual, high risk investments despite the potential loss of capital, though your short term and long term financial security should still not be jeopardised.

Highly Speculative

You are willing to accept considerable potential loss of capital in order to gain potentially high returns, though still not jeopardising your short term or long term financial security.

My attitude to investment risk is:

Name:

Attitude:

Date:

Name:

Attitude:

Date: