

Risk Profile

How to complete this questionnaire

- There are no incorrect answers. Simply tick the box next to the most appropriate answer for you.
- Couples: It is best to answer the questions on an individual basis as risk tolerance and understanding of financial markets can vary between individuals. However, you can choose to complete the questionnaire together. If you find your answers differ, please submit the questionnaire separately as there is the opportunity once submitted to submit a new set of responses with a new participant.

The below questions will be used to determine appropriate investments for your portfolio. It is critical that this reflects your actual attitude towards investment risk. Choose one answer on each question, if in doubt choose best answer that is closest to your opinion.

It measures two key factors:

1. Your time horizon

When will you begin withdrawing money from your account and at what rate? If it's many years away, there may be more time to weather the market's inevitable ups and downs and you may be comfortable with a portfolio that has a greater potential for appreciation and a higher level of risk. We will discuss this with you when we meet.

2. Your risk tolerance

How do you feel about risk? Some investments fluctuate more dramatically in value than others but may have the potential for higher returns. It's important to select investments that fit within your level of tolerance for this risk.

*Required

1. Please provide your full name *

2. Please provide email address *

3. Which of the following best describes your own knowledge and experience level as an investor? *

- I have had virtually no experience and knowledge in investing money apart from using bank accounts
- I have had limited experience and knowledge in investing
- I have had a reasonable level of investment experience and knowledge
- I would consider myself an experienced and knowledgeable investor

4. Thinking about the risk you have taken with your past and current investment choices, how would you describe the level of risk? *

- High
- Moderate
- Low
- Not applicable as my past experience is limited

5. In the context of investing, what best describes your attitude to risk? *

- It is something to be avoided
- It is a source of uncertainty and needs to be limited
- It can create the opportunity for improved returns
- It is something to be embraced

6. If asked to make your own investment decisions how would you feel? *

- Not confident at all
- Somewhat hesitant
- Reasonably confident
- Very comfortable

7. If you held a sizable investment that regularly went up and down in value, which would you be likely to do? *

- Watch its progress daily or weekly as I'm likely to be anxious about investment
- Watch its progress monthly out of concern over investment performance
- Watch its progress regularly, not out of concern, but just for general interest
- Only check its progress once or twice a year

8. How would you feel if a large percentage of your investment portfolio was invested in the share market? *

- Very comfortable
- Reasonably comfortable
- A little hesitant but willing to consider it
- Not comfortable

9. If you owned a portfolio of shares and the stock market fell quickly by 20% or more, what do you believe your natural reaction would be? *

- To sell all the shares as soon as possible to avoid any further falls
- To sell the some of the shares to reduce exposure to future falls
- To hold the shares and wait for a recovery
- To look for ways to buy more shares

10. Are you more than 10 years away from being able to access your superannuation (generally no earlier than age 60)? *

- Yes
- No

If you answered “No” to question 10, please fill in the following additional questions:

11. How would you describe your requirement for regular income and capital lump sum withdrawals from your superannuation at retirement (generally no earlier than age 60)? *

- I Have sufficient cash reserves and will not need to make large withdrawals
- I require regular income now, or I will when I retire, but I do not expect I will
- I expect I will require large lump sum withdrawals (i.e. to pay off debt) within the next 5-10 years
- I expect I will require large lump sum withdrawals (i.e. to pay off debt) within the next 1-5 years

12. In regards to your investments outside of superannuation investments such as shares and managed funds when do you plan to start accessing your capital (withdrawing large lump sums)? *

- In more than 10 years
- In 5-10 years
- In 1-5 years
- I am currently withdrawing, or I will be within 1 year

13. Please rank the following in order of importance as they apply to your investment preferences *

	Not Important	Slightly Important	Important	Fairly Important	Very Important
Opportunity to generate above market performance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Investment Costs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Transparency of investments held portfolio	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Access to multiple investment options within my account	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Investments with purpose such as ethical, and/or sustainable focused options	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

14. Please provide any further information regarding your investment experiences or preferences below.

Submit