THE ST. JAMES PARTNERSHIP

# INDEPENDENT FINANCIAL ADVISERS

## Retirement Risk Questionnaire

| 1 | Personal details |
|---|---|

**Title**

○ **Mr** ○ **Mrs** ○ **Miss** ○ **Other** *(Please specify)* [ ]

**Surname**

[ ]

**Full forename(s)**

[ ]

| 2 | Risk profile questions |
|---|---|

**Date of birth** ***(dd mm yyyy)*** [ ] [ ] [ ]

**Postcode** [ ]

1. **In an effort to grow your wealth, can you afford to lose any money over the next two years?**

   ○ Yes

   ○ No

2. **When do you need this money, or how long do you want to hold on to this investment?**

   [ ] ► *Feel free to put a timescale range in here. This time period is very important in the risk assessment process.*

3. **Do you have an emergency fund to provide for unexpected expenses, so as to avoid drawing on medium to long term savings to meet immediate needs? (This fund should be equal to at least three months' after-tax income.)** ► ***Please tick (✓)***

   ○ No

   ○ Yes – but less than three month' salary

   ○ Less than six months' salary

   ○ Around one year's salary

   ○ More than two years' salary

4. **What is your expectation of your future income (earnings) over the next five years?** ► ***Please tick (✓)***

   ○ I expect my earnings to decrease

   ○ I expect my earnings to keep pace with inflation

   ○ I expect my earnings to increase somewhat ahead of inflation

   ○ I expect my earnings to far outstrip inflation

   ○ I expect my earnings to fluctuate

***Continued***

5. **What percentage of your total assets (excluding your home) are you proposing to invest now?**
   ► ***Please tick (✓)***

   ◯ Less than 25%
   ◯ 25% to less than 50%
   ◯ 50% to less than 75%
   ◯ 75% or more

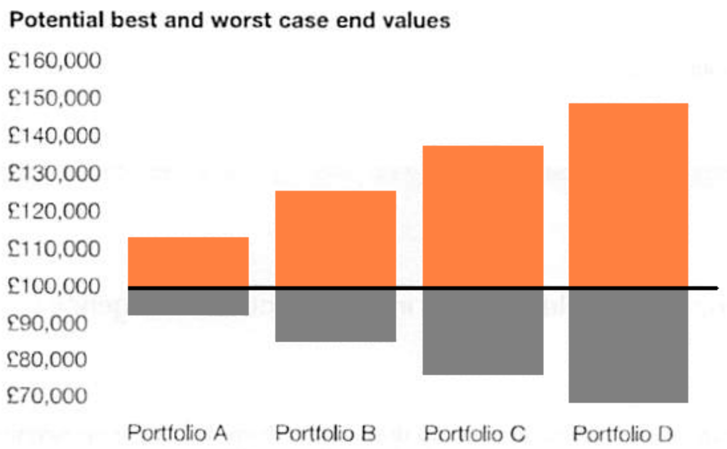
6. **Which Statement most closely reflects your current financial situation?** ► ***Please tick (✓)***

   ◯ I am completely debt free
   ◯ I have no mortgage but have a few other obligations like credit card payments
   ◯ I have a mortgage but no other debts that concern me
   ◯ I have a mortgage and some short-term obligations
   ◯ I have a lot of long-term obligations

7. **Which statement best describes your objectives for this investment?** ► ***Please tick (✓)***

   ◯ Stability is more important than higher returns
   ◯ I want to achieve higher long-term returns than cash. I could cope with infrequent periods where my investments might fall in value
   ◯ I want to achieve higher medium-term returns than inflation. I understand there may be occasional extended periods where my investments might fall in value
   ◯ I want the best long-term returns I can get. I fully expect periods where the value of my investments might suffer extended falls

8. **At the beginning of the year you have £100,000 invested. The chart and options below show the performance of four possible investments. Each bar gives a range of possible values at the end of the same year. Which investment would you prefer?** ► ***Please tick (✓)***




*This chart is for illustrative purposes only and does not reflect the performance of a specific index or fund.*

   ◯ Portfolio A: It could be worth anywhere between £93,000 and £113,000
   ◯ Portfolio B: It could be worth anywhere between £85,000 and £125,000
   ◯ Portfolio C: It could be worth anywhere between £77,000 and £137,000
   ◯ Portfolio D: It could be worth anywhere between £69,000 and £149,000

C***ontinued***

9. **What level of fall in the value of this portfolio over a one-year period would concern you, bearing in mind that investment in shares requires a long-term view? ► *Please tick (✓)***

   - ◯ More than 5%
   - ◯ More than 10%
   - ◯ More than 15%
   - ◯ More than 20%
   - ◯ I am not concerned about falls in value as I expect to recover any falls by the time I need to sell my portfolio

10. **Suppose one year ago you invested £100,000 in a portfolio. Today you've checked its value and find it is now worth £87,000. How would you feel? ► *Please tick (✓)***

    - ◯ Panic – I'd want my adviser to sell, and invest the proceeds in Cash
    - ◯ Nervous – I'd want my adviser to sell part of the portfolio, and invest the proceeds in a less volatile investment
    - ◯ Patient – I'd sit tight, expecting the portfolio to recover
    - ◯ Positive – If I had any more money I'd invest it in the same portfolio

11. **You are more concerned that your investments grow faster than inflation, than you are about returns over any one-year period. ► *Please tick (✓)***

    - ◯ Strongly Agree
    - ◯ Agree
    - ◯ Disagree
    - ◯ Strongly Disagree

12. **If you could increase your chances of improving your returns by taking more risk, would you be: ► *Please tick (✓)***

    - ◯ Willing to take more risk with all of the money?
    - ◯ Willing to take more risk with half of the money?
    - ◯ Willing to take more risk with a quarter of the money?
    - ◯ Unlikely to take much more risk?

13. **What attitude towards purchasing an annuity* to provide income in your retirement? ► *Please tick (✓)***

    - ◯ My preferred option to any other form of retirement income
    - ◯ I would only buy an annuity if the terms were attractive compared with other options
    - ◯ I would not consider an annuity unless forced by circumstances at the time

## 2 Risk profile questions *(continued)*

***Continued***

14. Which of the following statements best describes your other retirement provisions? ► ***Please tick (✓)***

- ◯ I expect to receive state pension benefits
- ◯ In addition to the state pension, I have a personal/company pension but together are unlikely to satisfy my basic retirement needs
- ◯ In addition to the state pension, I have a personal/company pension and together they will cover my basic retirement needs
- ◯ I have sufficient pension and other savings to provide an income equivalent to two-thirds of my anticipated pre-retirement salary

* Annuity – *This is the contract your purchase from an annuity provider using a lump sum of money (e.g. proceeds of your pension fund) to guarantee you an annual income for life or a period of time*

## 3 Your investment objectives

**Is there a target amount you wish to achieve? If so, what is it?** ►*This is the total amount at retirement required to provide an income and any tax-free cash. In deciding upon your target, please allow for the effects of inflation, investment risk & your tax positions*

£

**What is your expected retirement age?**

## 3 Signature

We will input your answers into an Online Risk Profiler, which will compute a suggested risk score. The risk score gives an indication of the level of risk you may be prepared to take with your investments on a range from 1 (low risk) to 10 (high risk).

The risk score is only a guide, and you can decide, with our help, to invest more conservatively or more aggressively.

**Signature**

**Date questionnaire completed**

Date *(dd mm yyyy)*

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