

Risk and reward questionnaire

Finding the right balance for you

1. I would enjoy exploring investment opportunities for my money
 - A. I strongly agree with this statement
 - B. I tend to agree with this statement
 - C. In between
 - D. I tend to disagree with this statement
 - E. I strongly disagree with this statement
2. I would go for the best possible return even if there were risk involved
 - A. Always
 - B. Usually
 - C. Sometimes
 - D. Rarely
 - E. Never
3. How would you describe your typical attitude when making important financial decisions?
 - A. Very adventurous
 - B. Fairly adventurous
 - C. Average
 - D. Fairly cautious
 - E. Very cautious
4. What amount of risk do you feel you have taken with your past financial decisions?
 - A. Very large
 - B. Large
 - C. Medium
 - D. Small
 - E. 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
 - A. I strongly agree with this statement
 - B. I tend to agree with this statement
 - C. In between
 - D. I tend to disagree with this statement
 - E. 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
 - A. I strongly agree with this statement
 - B. I tend to agree with this statement
 - C. In between
 - D. I tend to disagree with this statement
 - E. 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?
 - A. All of it
 - B. More than half
 - C. Half
 - D. Less than half
 - E. Very little, if any
8. How do you think that a friend who knows you well would describe your attitude to taking financial risks?
 - A. Daring
 - B. Sometimes daring
 - C. A thoughtful risk taker
 - D. Careful
 - E. 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?
 - A. Panicked and very uncomfortable
 - B. Quite uneasy
 - C. A little concerned
 - D. Accepting of the possible highs and lows
 - E. Excited by the potential for gain
10. Imagine that you have some money to invest and a choice of two investment products, which option would you choose?
 - A. A product with a low average annual return but almost no risk of loss of the initial investment
 - B. A product with a higher average annual return but some risk of losing part of the initial investment
 - C. A mixture of the two products
11. I would prefer small certain gains to large uncertain ones
 - A. I strongly agree with this statement
 - B. I tend to agree with this statement
 - C. In between
 - D. I tend to disagree with this statement
 - E. 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?
 - A. I'm excited about the possible gains
 - B. I'm optimistic about possible gains
 - C. I think about both the possible gains and losses
 - D. I am conscious of the possible losses
 - E. I worry about the possible losses
13. I want my investment money to be safe even if it means lower returns
 - A. I strongly agree with this statement
 - B. I tend to agree with this statement
 - C. In between
 - D. I tend to disagree with this statement
 - E. I strongly disagree with this statement

