



Mulberry

INDEPENDENT FINANCIAL ADVISERS

Retirement Risk Profile Questionnaire



your life your money **your choice**

Risk profile questionnaire

To enable your financial adviser to fine-tune your attitude to risk for this particular investment, please complete this questionnaire, ensuring all questions are answered and that they relate to this particular investment only.

The resultant risk score will vary from one to ten, with one being the least risky and ten the most risky. A risk score of one will result in a suggested portfolio consisting mostly of cash, with ten resulting in a portfolio heavily weighted in equities. Intermediate scores will result in a broader spread of asset classes. Your financial adviser will explain the relationship between these risk scores and your investment.

The decision to invest – be it in accordance with your risk assessment score, more conservatively or more aggressively – is always at your discretion.



Mulberry
INDEPENDENT FINANCIAL ADVISERS

www.mulberryifa.com

Personal details

Title:

Mr Mrs Miss Other ▶ *please specify*

Surname:

Forname(s):

Date of birth ▶ *dd mm yy*

 / /

Postcode

Risk Profile Questions

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

▶ *Enter a number of years from 3 to 30.*

This time period is very important in the risk assessment process.

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.)

- No
- Yes - but very small
- Less than six months' salary
- Around one year's salary
- More than two years' salary



Mulberry

INDEPENDENT FINANCIAL ADVISERS

www.mulberryifa.com

What is your expectation of your future 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

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

Which statement most closely reflects your current financial situation? ▶ *Please tick ✓*

- I am completely debt free
- I am mortgage free but have a few other obligations
- I have a reasonable mortgage but no other debts
- I have a mortgage and a few other obligations
- I have a lot of obligations

Which statement best describes your objectives for this investment? ▶ *Please tick ✓*

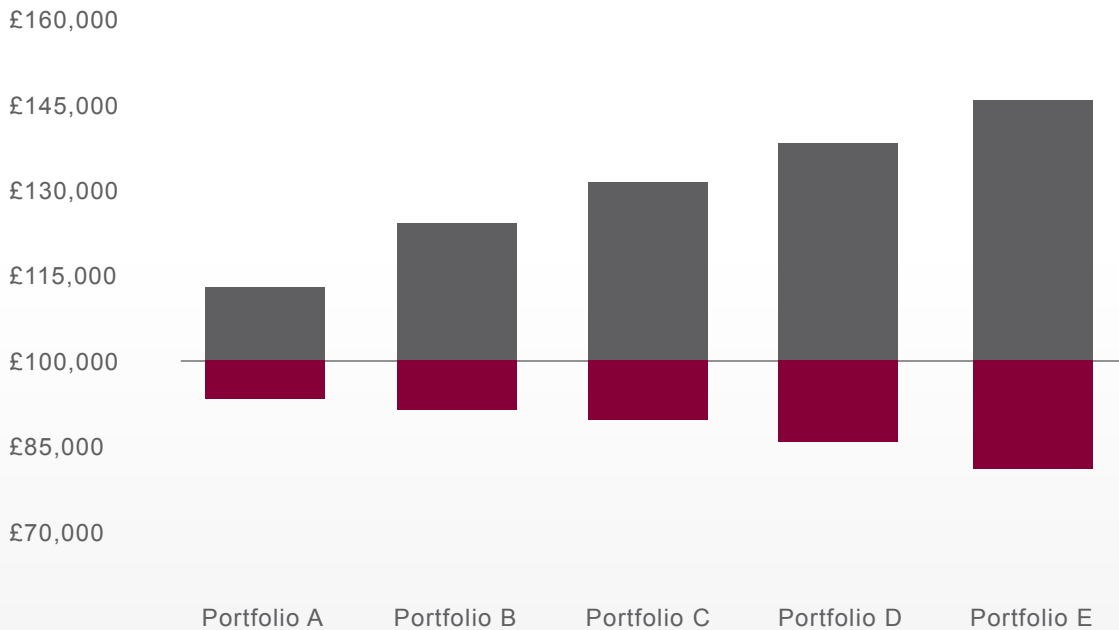
- I am risk averse and not prepared to expose my investments to high volatility to earn higher long-term returns. Stable annual returns are desired.
- I want to achieve higher long-term returns and am prepared to tolerate reasonable levels of volatility.
- I want to maximise my long-term returns and spend little time worrying about short-term market movements.



At the beginning of the year you have £100,000 invested. The chart and options below show the performance of five different hypothetical investments. Each bar gives a range of possible values at the end of the same year. Which investment are you most happy with?

► Please tick ✓

Potential best and worst case end values



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

- Portfolio A: £114,000 to £96,000
- Portfolio B: £124,000 to £90,000
- Portfolio C: £131,000 to £84,000
- Portfolio D: £138,000 to £78,000
- Portfolio E: £144,000 to £72,000



Mulberry

INDEPENDENT FINANCIAL ADVISERS

www.mulberryifa.com

What level of fall in the value of this portfolio over a one-year period would concern you, bearing in mind that equity investment requires a long-term view? ▶ Please tick ✓

- 0% to just under 5%
- 5% to just under 10%
- 10% to just under 15%
- 15% to just under 20%
- None of the above concern me

Suppose one year ago you invested £100,000 in a portfolio. The market value has gone down during the period and your investment is worth £87,000. Would you: ▶ Please tick ✓

- sell the portfolio and invest the proceeds in a less volatile investment?
- sell part of the portfolio and invest the proceeds in a less volatile investment?
- sit tight expecting the portfolio to recover?
- sell the portfolio and invest the proceeds in something riskier to try to recoup your losses?
- invest more money in the same portfolio?

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
- Neutral
- Disagree
- Strongly disagree

If you were advised that your current fund and future savings are not sufficient to meet your retirement goals, what action would you take? ▶ Please tick ✓

- Take more risk with all of the money to try to improve returns
- Take more risk with some of the money and increase savings a little
- Increase savings sufficiently to meet your goals
- Amend your goals and make no change to the investment risk or savings levels



What is your attitude towards purchasing an annuity' to provide income in your retirement?

▶ *Please tick ✓*

- Preferred option to any other form of retirement income provision
- Would only buy an annuity if the terms were attractive compared to other investments
- Annuity would not be considered unless forced by circumstances at the time

Which of the following statements best describes your other retirement provisions?

▶ *Please tick ✓*

- Only State Pension Benefits
 - Modest amount of other personal and/or company pensions
 - Substantial amount of other personal and/or company pensions
 - Substantial amount of personal and/or company pensions and other savings
- Annuity - This is the contract you purchase from an annuity provider using a lump sum of money (eg. proceeds of your pension fund) to guarantee you an annual income for life or a period of time

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 and your tax position.*

What is your expected retirement age?

 years

Signature

Your financial adviser will use your answers in order to get a suggested risk score and asset allocation. The risk score gives an indication of the level of risk you may be prepared to take with this investment on a range from 1 (low risk) to 10 (high risk).

As mentioned earlier, the risk score is only a guide, and you can decide, with the help of your financial adviser, to invest more conservatively or more aggressively.

Signature

Date  dd mm yy

 / / 

Mulberry
INDEPENDENT FINANCIAL ADVISERS

www.mulberryifa.com



your life your money **your choice**

66 Hampton Road
Twickenham
TW2 5QB

Tel: 020 8744 8010

Fax: 020 8744 8020

Email: enquire@mulberryifa.com

www.mulberryifa.com



Mulberry

INDEPENDENT FINANCIAL ADVISERS