

Pension Risk Profile Questionnaire

Goal Based Risk Questionnaire

Question 1 of 8 for Mr Any One

Complete the question by selecting the answer that you most agree with and then Next to continue

TOWERS PERRIN TILLINGHAST

How would you rate your investment knowledge?

- Not Answered**
- Minimal - I consider my knowledge to be fairly limited
- Modest - I've been investing for a few years and I sometimes read the business press
- Moderate - I've been investing for several years within a broad range of different assets
- Good - I've been investing for quite a while and I've lived through at least one market downturn
- Very good - I'm an experienced investor and am comfortable with all the ups and downs in the market

Goal Based Risk Questionnaire

Question 2 of 8 for Mr Any One

Complete the question by selecting the answer that you most agree with and then Next to continue

TOWERS PERRIN TILLINGHAST

I need to be reasonably certain of my retirement income, even if this means accepting potentially lower investment returns and therefore saving more.

- Not Answered**
- I strongly agree
- I agree
- Not sure
- I disagree
- I strongly disagree

Goal Based Risk Questionnaire

Question 3 of 8 for Mr Any One

Complete the question by selecting the answer that you most agree with and then Next to continue

TOWERS PERRIN TILLINGHAST

The chart below shows the highest one-year gain and the highest one-year loss on five different hypothetical investments of £10,000. Given the potential movements in any one year, where would you invest your money?

Fund	Highest one-year gain	Highest one-year loss
Fund 1	~1,000	~1,000
Fund 2	~1,500	~1,500
Fund 3	~2,000	~2,000
Fund 4	~2,500	~2,500
Fund 5	~3,000	~3,000

Not Answered
 Fund 1
 Fund 2
 Fund 3
 Fund 4
 Fund 5

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Goal Based Risk Questionnaire

Question 4 of 8 for Mr Any One

Complete the question by selecting the answer that you most agree with and then Next to continue

TOWERS PERRIN TILLINGHAST

High expected long term investment returns are important to me and it does not matter if my investments temporarily fall in value. If my retirement income is less than expected I can continue working until my investments recover or retire on less money.

Not Answered
 I strongly agree
 I agree
 Not sure
 I disagree
 I strongly disagree

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Goal Based Risk Questionnaire

Question 5 of 8 for Mr Any One

Complete the question by selecting the answer that you most agree with and then Next to continue

TOWERS PERRIN TILLINGHAST

If you didn't need your capital for more than 10 years, how long would you be prepared to see your investment performing poorly before you cash it in?

Not Answered
 You would cash it in if there was any loss in value
 Up to 6 months
 Up to 1 year
 Up to 2 years
 More than 2 years

Goal Based Risk Questionnaire

Question 6 of 8 for Mr Any One

Complete the question by selecting the answer that you most agree with and then Next to continue

TOWERS PERRIN TILLINGHAST

The chart below shows the return on £10,000 invested in three different investments over the last 10 years. Given the potential gain or loss over the whole 10 year period, where would you invest your money?

Not Answered
 Fund A
 Fund B
 Fund C

Goal Based Risk Questionnaire

Question 7 of 8 for Mr Any One

Complete the question by selecting the answer that you most agree with and then Next to continue

TOWERS PERRIN TILLINGHAST

What would your reaction be in the 12 months after placing your investments, if you discover that, in line with what is happening in the financial markets generally, your portfolio has decreased in value by 25%?

Not Answered

Horror, security of your capital is critical and you did not intend to take risks

You would cut your losses and transfer your money into more secure investment sectors

You would be concerned, but would wait to see if the investments improve

This was a calculated risk and you would leave the investments in place, expecting performance to improve

You would invest more funds to lower your average investment price, expecting future growth

Goal Based Risk Questionnaire

Question 8 of 8 for Mr Any One

Complete the question by selecting the answer that you most agree with and then Next to continue

TOWERS PERRIN TILLINGHAST

Most investment decisions involve both the possibility of making money and a chance of losing all or a portion of it. For many investors, the possibility of losing a set amount is more significant than the possibility of making a corresponding profit. For this investment decision, which seems more significant to you?

Not Answered

I would consider the potential loss first as I don't want to risk any of my capital

I would consider the potential loss somewhat more as I don't want to risk too much of my capital

Don't know

I would consider the potential gain first and be willing to take some risks to see higher returns

My focus would be on the potential longer term gains and I would be willing to take the risks in this context

Client Name Signature.....

Dated.....