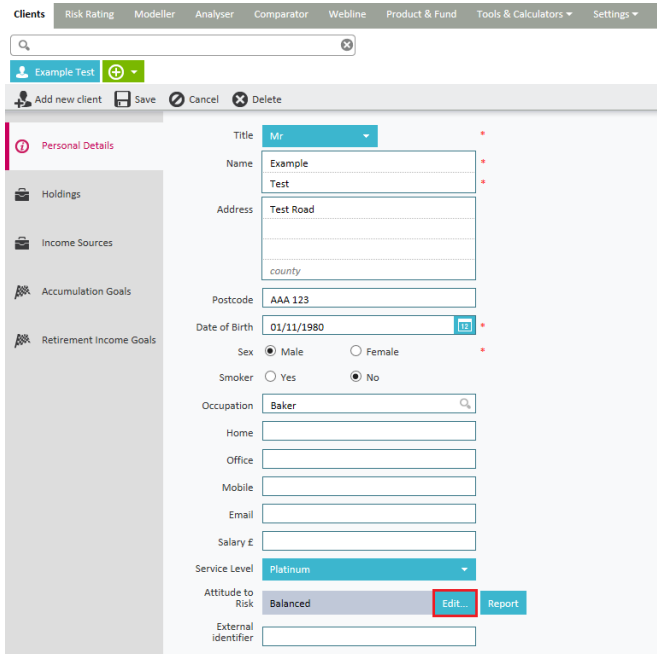


Attitude to Risk (ATR)

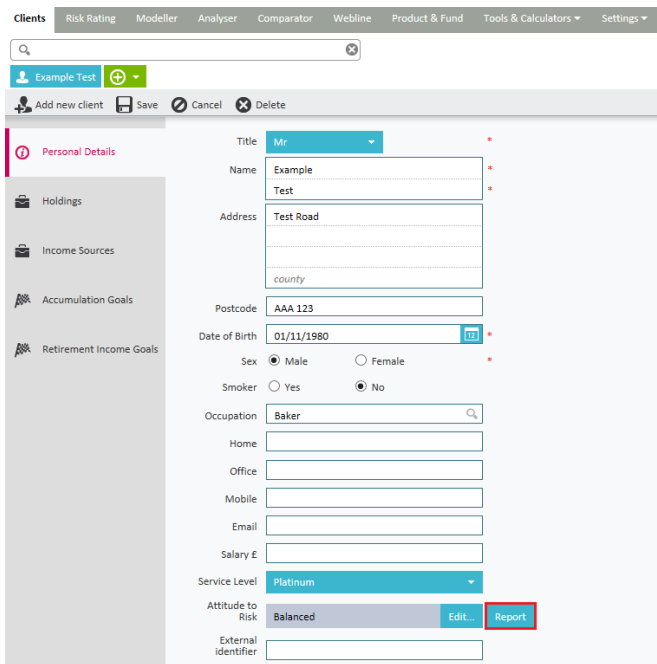
Last Modified on 23/11/2017 10:18 am GMT

The client's attitude to risk can either be set manually or decided upon by completion of the questionnaire by clicking on the **edit** button next to the **Attitude to Risk** field.



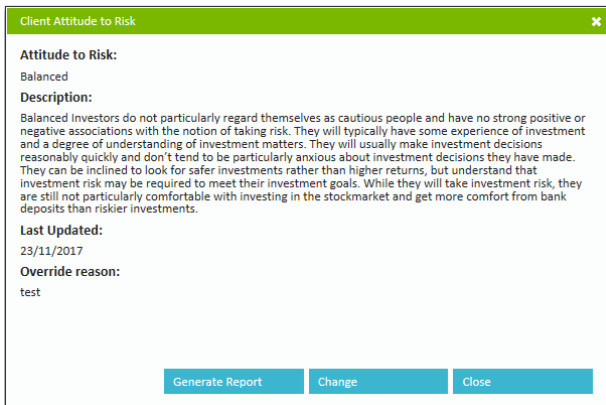
The screenshot shows a web application interface for client management. The top navigation bar includes 'Clients', 'Risk Rating', 'Modeller', 'Analyser', 'Comparator', 'Webline', 'Product & Fund', 'Tools & Calculators', and 'Settings'. A search bar is present below the navigation. The main content area is titled 'Example Test' and contains a sidebar with navigation options: 'Personal Details', 'Holdings', 'Income Sources', 'Accumulation Goals', and 'Retirement Income Goals'. The 'Personal Details' section is active, displaying a form with the following fields: Title (Mr.), Name (Example Test), Address (Test Road), Postcode (AAA 123), Date of Birth (01/11/1980), Sex (Male), Smoker (No), Occupation (Baker), Home, Office, Mobile, Email, Salary £, Service Level (Platinum), and Attitude to Risk (Balanced). The 'Attitude to Risk' field has an 'edit...' button highlighted with a red box, and a 'Report' button is also visible.

If a questionnaire has already completed for a client, you can access the report using the report button:

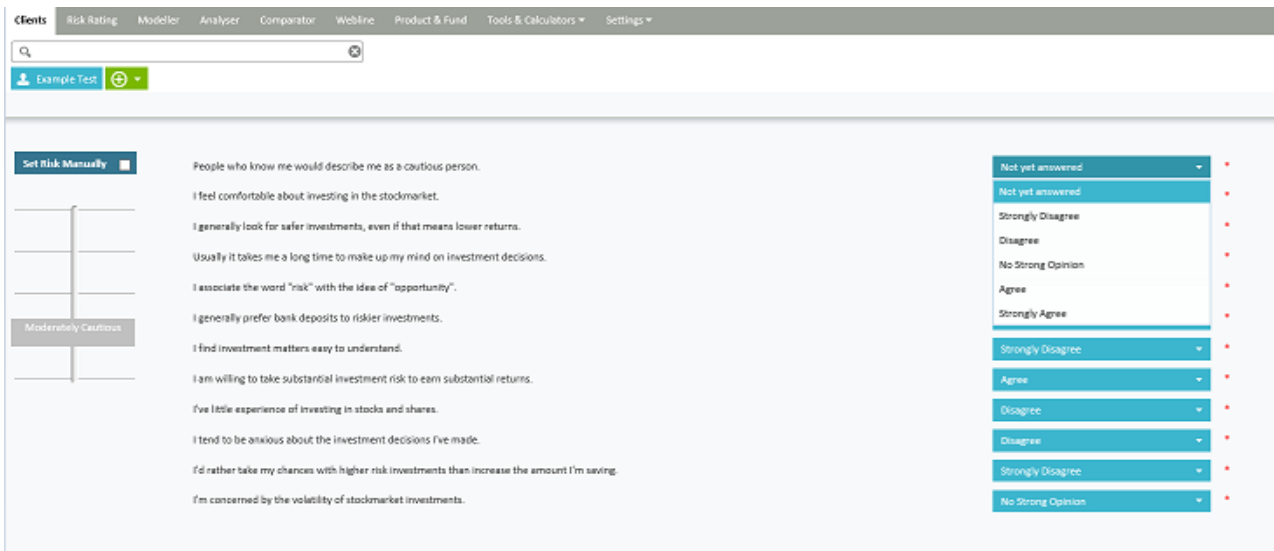


This screenshot is identical to the one above, showing the same client profile form. In this view, the 'Report' button next to the 'Attitude to Risk' field is highlighted with a red box, indicating that the user can access the report for this client's risk attitude.

You also have the option to run a new questionnaire by selecting the edit tab and then 'change'.



The client's replies are captured using the dropdown options



On completion of all of the questions click **next** and this will calculate the clients ATR and present you with the description of the ATR to clarify with the client.

Should you wish not to fill out the questionnaire or override the calculated result you can do this by manually moving the slider on the left of the screen.

This will allow you to read through the descriptions of all the ATR levels to decide upon which is the most appropriate for the client. If you choose to manually enter the ATR you will be prompted to enter a reason why you have not used (or overridden) the questionnaire which will display on the report.

Add new client Save Cancel Delete

Personal Details

Holdings

Goals

Untick this box to return to questionnaire

Set Risk Manually

Moderately Adventurous

Moderately Adventurous Investors do not typically regard themselves as cautious people and are inclined to view risk as a source of opportunity rather than as a threat. They generally have significant experience of investment and find investment matters fairly easy to understand. They tend to make investment decisions relatively quickly and are not usually particularly anxious about the investment decisions they have made. They typically look for higher returns rather than safer investments. They are reasonably comfortable about investing in the stockmarket and typically prefer riskier, but higher returning, investments to keeping money in bank deposits.

Add new client Save Cancel Delete

Personal Details

Holdings

Goals

Untick this box to return to questionnaire

Set Risk Manually

Moderately Adventurous

Enter a Reason Why You Have Set Your Risk Manually (Max 255 Characters)