

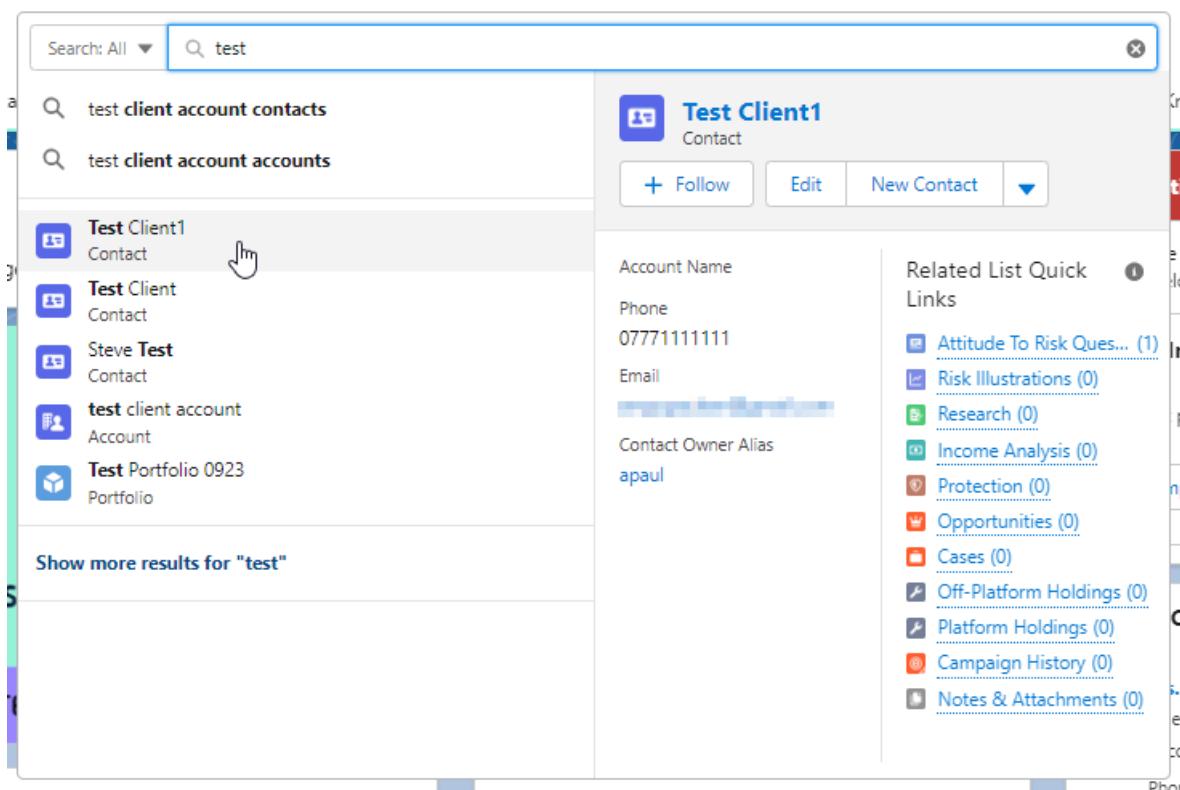
Creating an Attitude to Risk Questionnaire on behalf of your client

Last Modified on 13/02/2024 3:34 pm GMT

If you have completed the questionnaire with your client and would like to complete the questions manually, follow the steps below:

Create a new contact or find an existing contact record.

In this example, I will search for a contact called 'Test Client':



This will load up their contact record:

The screenshot shows the Synaptic Pathways interface for a contact named Mr. Test Client1. The contact details include Account Name, Phone (2) 07771111111, Email, and Contact Owner Amy Paulsen. The 'Related' section lists various items with 'New' buttons: Attitude To Risk Questionnaires (0), Risk Illustrations (0), Research (0), Income Analysis (0), Protection (0), Opportunities (0), Cases (0), and Off-Platform Holdings (0). The 'Recent Items' section shows three 'Test Questionnaire' items. The 'Activity' section shows a 'Chatter' activity with filters and a section for 'Upcoming & Overdue' activities.

To create an attitude to risk questionnaire, click 'New' next to 'Attitude To Risk Questionnaires'

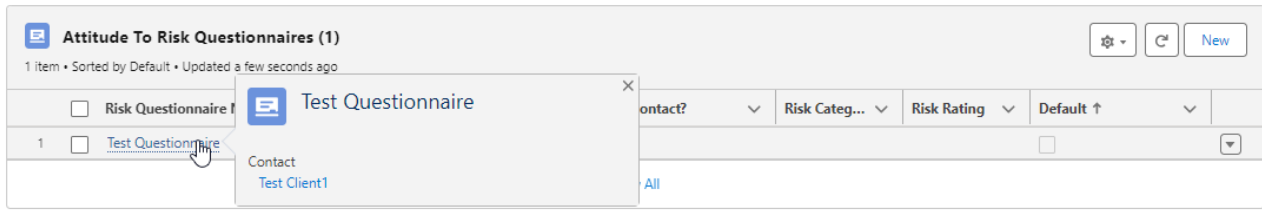
This close-up screenshot focuses on the 'Related' section of the interface. It shows the 'Attitude To Risk Questionnaires (0)' item with a 'New' button highlighted by a mouse cursor. Other items like 'Risk Illustrations (0)', 'Research (0)', and 'Income Analysis (0)' are also visible with their respective 'New' buttons.

Enter the questionnaire name and click 'Save':

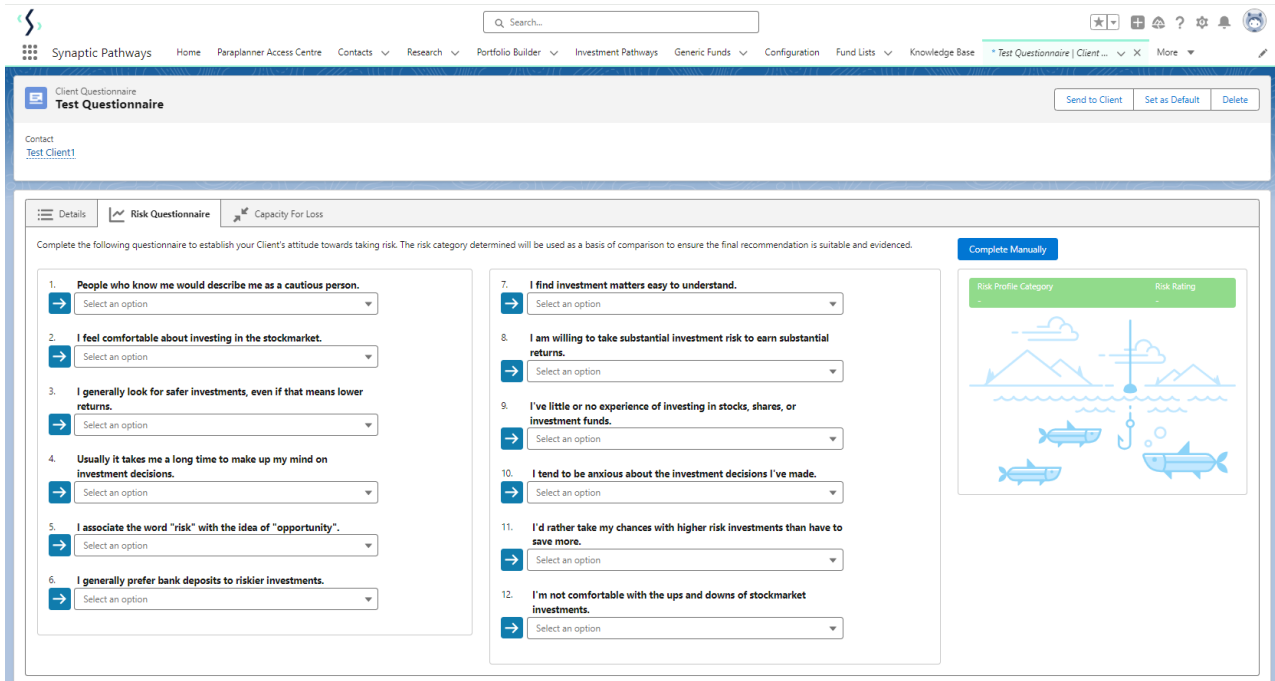
The screenshot shows the 'New Attitude To Risk Questionnaire' form. The 'Information' section includes a required field for 'Risk Questionnaire Name' (marked with an asterisk) which is highlighted in yellow and contains the text 'Test Questionnaire'. The 'Owner' field is set to 'Amy Paulsen'. At the bottom, there are three buttons: 'Cancel', 'Save & New', and 'Save', with the 'Save' button highlighted by a mouse cursor.

Attitude To Risk Questionnaire "Test Questionnaire" was created. X

This will take you back to the contact record. To complete the questionnaire or send to the client to complete, click on the name of the questionnaire:



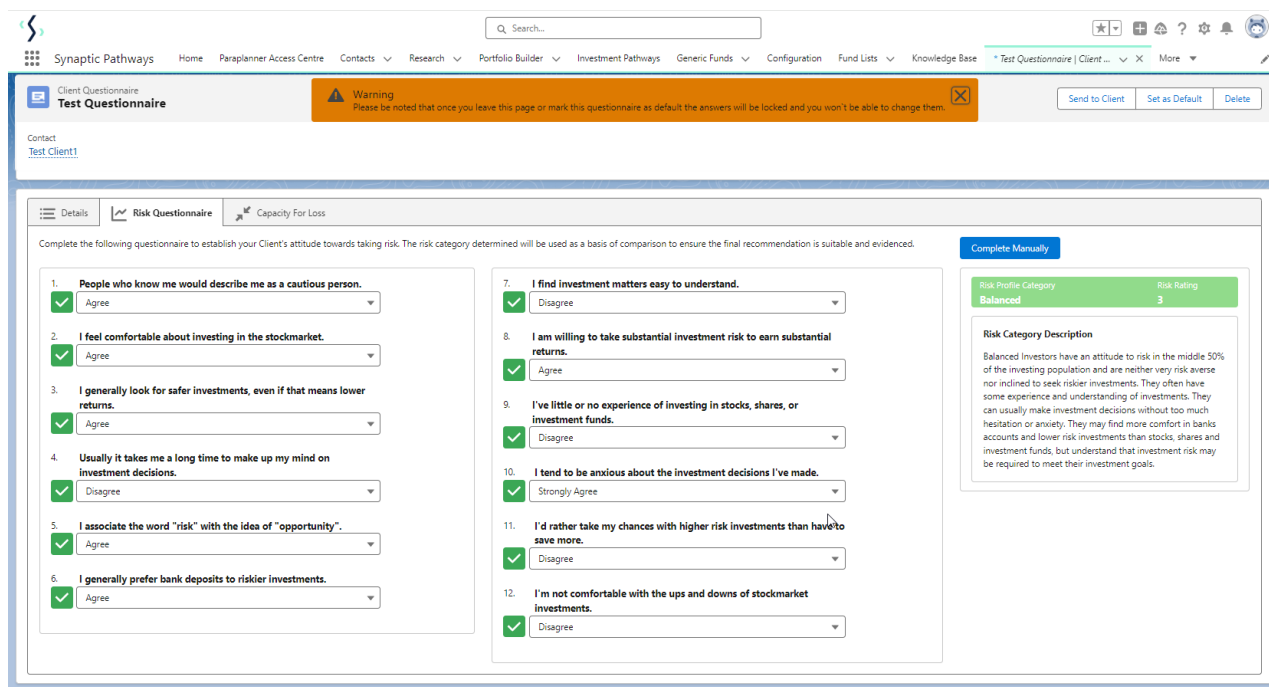
Complete the questions using the drop down fields:



As you answer the questions, you will see the blue arrow change to a green tick:



Once all questions are complete, the risk rating will appear on the left side of the screen.



In the example below, a sense check has flagged up to say the client has answered the questions very risk adverse relative to the average:

Answer Sense Checks

Description of Sense Check

Balanced (Low End) investors typically have portfolios that involve some stockmarket investments. However, you strongly disagreed with the statement "I feel comfortable about investing in the stockmarket." You might want to consider whether this category really is right for you. You may wish to speak to an adviser to consider risk in more detail.

Risk Profile Category
Risk Rating

Balanced (Low End)
5

Risk Category Description

Balanced Investors have an attitude to risk in the middle 50% of the investing population and are neither very risk averse nor inclined to seek riskier investments. They often have some experience and understanding of investments. They can usually make investment decisions without too much hesitation or anxiety. They may find more comfort in banks accounts and lower risk investments than stocks, shares and investment funds, but understand that investment risk may be required to meet their investment goals.

Also, any questions that need to be reviewed will flag up with a warning sign and a sense check:

Client Questionnaire
Test Questionnaire

Contact
Test Client1

Details Risk Questionnaire Capacity For Loss

Complete the following questionnaire to establish your Client's attitude towards taking risk. The risk category determined will be used as a basis of comparison to ensure the final recommendation is suitable and evidenced.

1. People who know me would describe me as a cautious person. Strongly Agree

2. I feel comfortable about investing in the stockmarket. Agree

3. I generally look for safer investments, even if that means lower returns. Agree

4. Usually it takes me a long time to make up my mind on investment decisions. Disagree

5. I associate the word "risk" with the idea of "opportunity". Agree

6. I generally prefer bank deposits to riskier investments. Strongly Agree

7. I find investment matters easy to understand. Disagree

8. I am willing to take substantial investment risk to earn substantial returns. Agree

9. I've little or no experience of investing in stocks, shares, or investment funds. Strongly Agree

10. I tend to be anxious about the investment decisions I've made. Strongly Agree

11. I'd rather take my chances with higher risk investments than have to save more. Disagree

12. I'm not comfortable with the ups and downs of stockmarket investments. Disagree

Answer Sense Checks

Description of Sense Check
Balanced investors typically have portfolios that involve some higher risk investments rather than bank deposits. However, you strongly agreed with the statement "I generally prefer bank deposits to riskier investments." You might want to consider whether this category really is right for you. You may wish to speak to an adviser to consider risk in more detail.

Risk Profile Category: **Balanced** Risk Rating: **3**

Risk Category Description
Balanced investors have an attitude to risk in the middle 50% of the investing population and are neither very risk averse nor inclined to seek riskier investments. They often have some experience and understanding of investments. They can usually make investment decisions without too much hesitation or anxiety. They may find more comfort in banks accounts and lower risk investments than stocks, shares and investment funds, but understand that investment risk may be required to meet their investment goals.

Click into the Capacity for loss tab to complete the questionnaire:

Client Questionnaire
Test Questionnaire

Contact
Test Client1

Details Risk Questionnaire Capacity For Loss

Complete the following questionnaire to establish your Client's Capacity For Loss taking risk.

Client Questionnaire
Test Questionnaire

Contact
Test Client1

Details Risk Questionnaire Capacity For Loss

Capacity For Loss

Complete this questionnaire to establish your Client's Capacity For Loss.

1. My Client doesn't have any significant outstanding debts and doesn't expect to incur any during the period of the investment(eg. mortgage or credit cards). Strongly Disagree Disagree No Opinion Agree Strongly Agree

2. My Client's spouse, partner or family member is likely to be able and willing to support them financially if circumstances require. Strongly Disagree Disagree No Opinion Agree Strongly Agree

3. It would be relatively easy for my Client to cut expenditure in retirement if circumstances require. Strongly Disagree Disagree No Opinion Agree Strongly Agree

4. My Client is flexible about their investment horizon. They could wait before using their investment. Strongly Disagree Disagree No Opinion Agree Strongly Agree

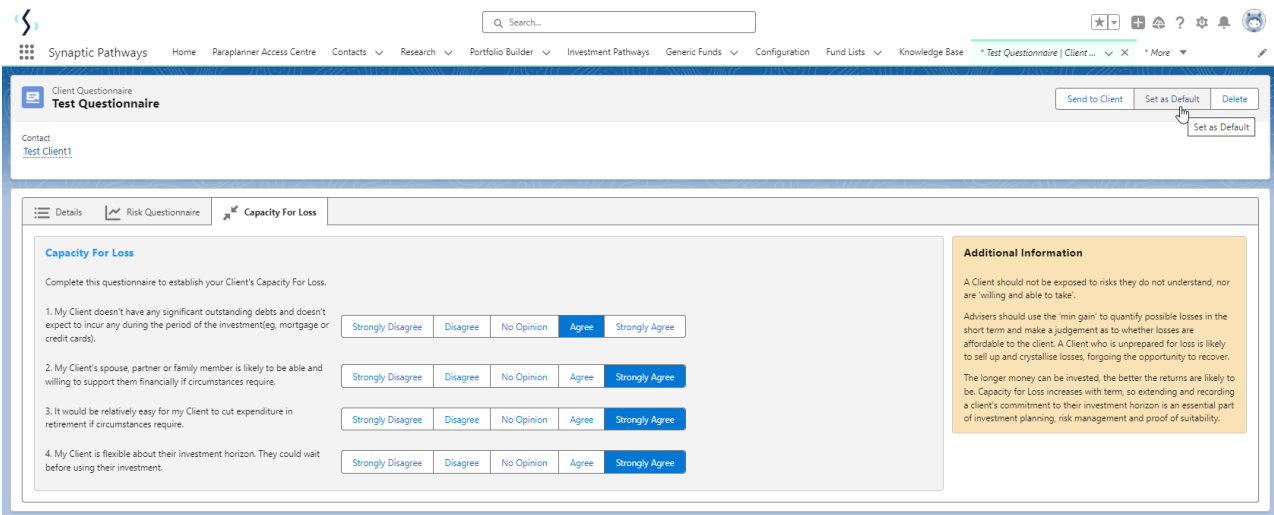
Additional Information

A Client should not be exposed to risks they do not understand, nor are 'willing and able to take.

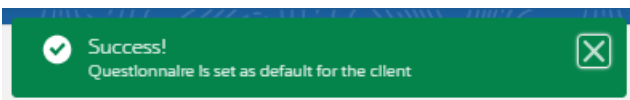
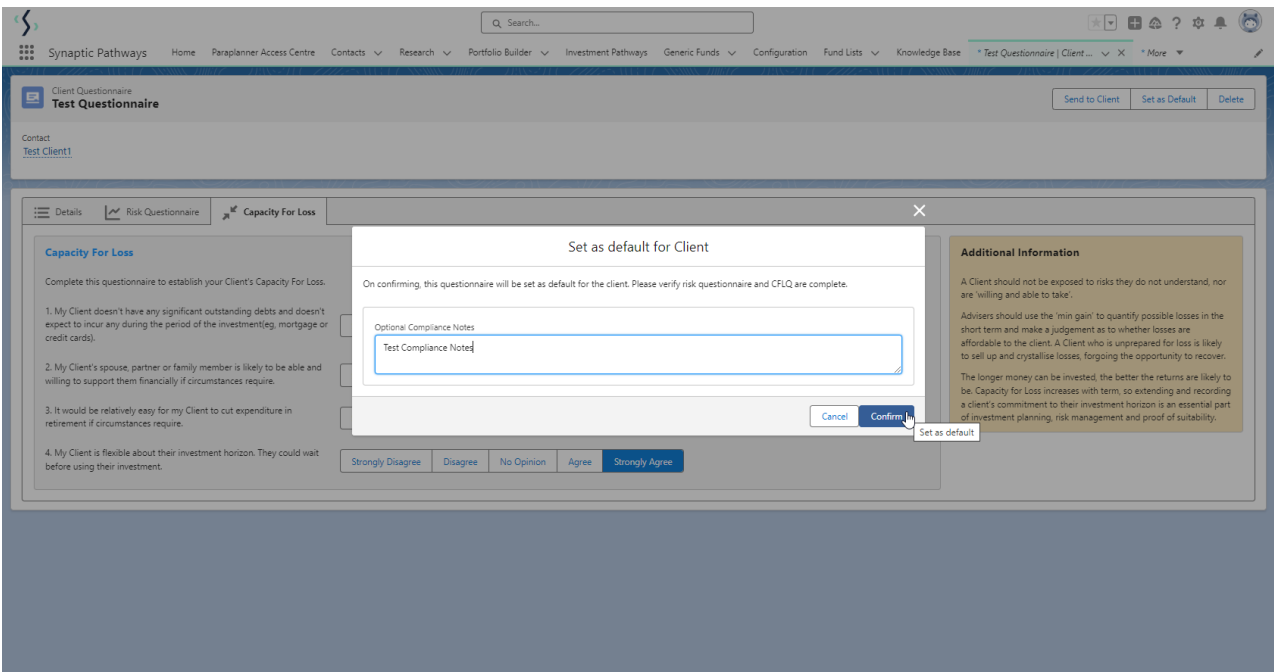
Advisers should use the 'min gain' to quantify possible losses in the short term and make a judgement as to whether losses are affordable to the client. A Client who is unprepared for loss is likely to sell up and crystallise losses, forgoing the opportunity to recover.

The longer money can be invested, the better the returns are likely to be. Capacity For Loss increases with term, so extending and recording a client's commitment to their investment horizon is an essential part of investment planning, risk management and proof of suitability.

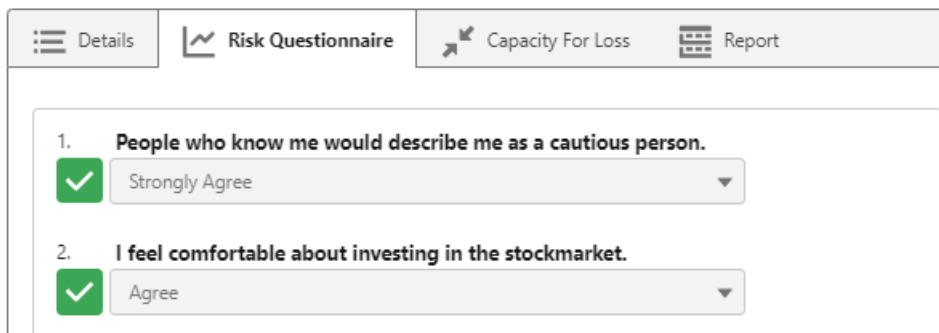
When the questionnaire is complete, click 'Set as default' to mark as complete. This will ensure the risk rating & capacity for loss pulls through to any research you create for the client:



Optional Compliance Notes can be added:

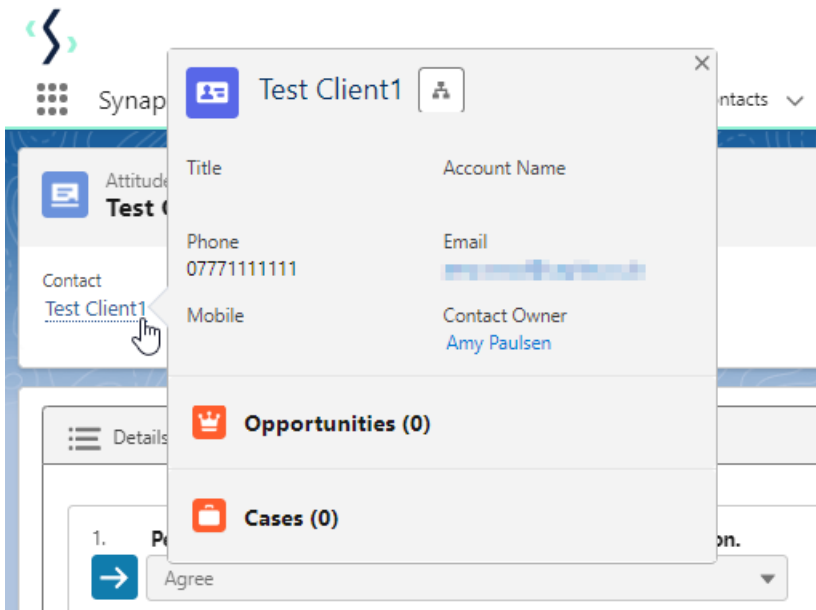


Once set to default, the Report tab will appear:



See article - [Attitude to Risk Questionnaire Report](#)

Once done, navigate back to the contact record:



The questionnaire now shows as complete and the default is set. The completed by contact is set to 'No' as it was manually entered and not completed by the client:

<input type="checkbox"/>	Risk Questionnaire Name	Completed by C...	Risk Category	Risk Rating	Default	
1	<input type="checkbox"/> Test Questionnaire	No	Balanced (Low End)	5	<input checked="" type="checkbox"/>	<input type="checkbox"/>

[View All](#)