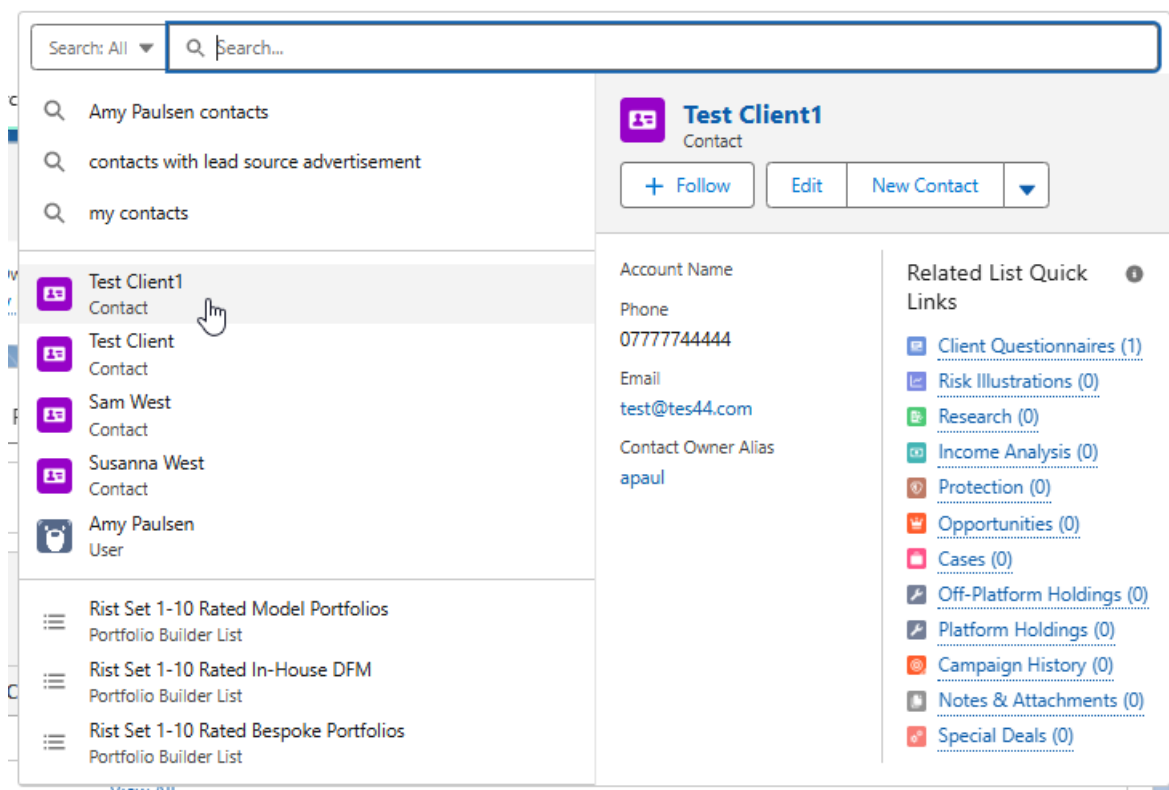# Creating an Attitude to Risk Questionnaire on behalf of your client

15/04/2025 3:41 pm BST

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:

To create an attitude to risk questionnaire, click **New** next to **Client Questionnaires**

Select **Accumulation** or **Decumulation**

Enter the questionnaire name and click **Save**

New Client Questionnaire: Accumulation

* = Required Information

Information

*Client Questionnaire Name

ATR Questionnaire

Owner

Amy Paulsen

Cancel   Save & New   Save

Client Questionnaire "ATR Questionnaire" was created.   ✕

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:

Client Questionnaires (1)
1 item • Sorted by Default • Updated a few seconds ago   ⚙ ▾ ⟳ New

ATR Questionnaire

Contact
Test Client1

Client Questionnaire	...ntact? ∨	Risk Categ... ∨	Risk Rating ∨	Default ↓ ∨	CFLQ Completed? ∨
1 ☐ ATR Questionnaire				☐	☐

View All

Complete the questions using the drop down fields:

Client Questionnaire
ATR Questionnaire   Send to Client   Set as Default   Delete

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.   ✓ Complete Manually

1. People who know me would describe me as a cautious person.
→ Select an option

2. I feel comfortable about investing in the stockmarket.
→ Select an option

3. I generally look for safer investments, even if that means lower returns.
→ Select an option

4. Usually it takes me a long time to make up my mind on investment decisions.
→ Select an option

5. I associate the word "risk" with the idea of "opportunity".
→ Select an option

6. I generally prefer bank deposits to riskier investments.
→ Select an option

7. I find investment matters easy to understand.
→ Select an option

8. I am willing to take substantial investment risk to earn substantial returns.
→ Select an option

9. I've little or no experience of investing in stocks, shares, or investment funds.
→ Select an option

10. I tend to be anxious about the investment decisions I've made.
→ Select an option

11. I'd rather take my chances with higher risk investments than have to save more.
→ Select an option

12. I'm not comfortable with the ups and downs of stockmarket investments.
→ Select an option

⚠ Answer Sense Checks

Description of Sense Check
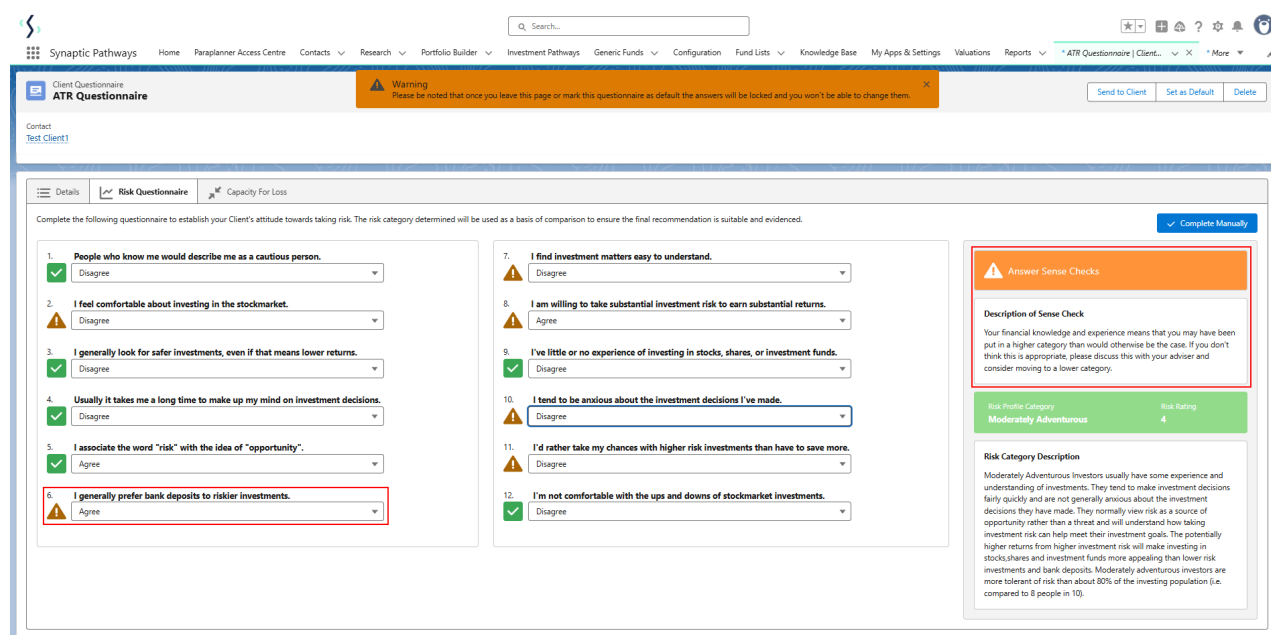
Your answers are very risk averse relative to the average. Your adviser will discuss a low risk portfolio with you. However, it may be the case that you do not want to take any investment risk and would prefer a savings account or equivalent. If this is the case, please discuss this with your adviser who will be able to tell you the options and implications.

Risk Profile Category	Risk Rating
Cautious	**1**

Risk Category Description

Cautious investors are risk averse and typically have very limited experience and understanding of investments. They often take a long time to make investment decisions and tend to be anxious about any investment decisions they have made. They tend to associate risk with potential loss rather than opportunity. They typically look for investments with lower investment risk rather than seeking higher returns. They generally prefer bank accounts and are less willing to invest in stocks, shares and investment funds. Some cautious investors will be unwilling to take any investment risk at all. Cautious investors are more risk averse than about 90% of the investing population (i.e. compared to 9 people out of 10).

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:

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

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

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: