

RISK PROFILING & INVESTMENT STRATEGY

Please consider the following list of investment models and select the one which most closely matches your objectives and attitude to risk. If you scored lower than 15 or higher than 44, please contact us to discuss:

Individual Score	Risk Profile	Max Risk Assets %	Suggested Investment Strategy
38 – 44	7 High	100	Growth: This strategy is designed purely for capital growth and as such returns may be volatile especially in the short term.
34 – 37	6 Medium / High	95	Balanced Growth: This strategy prioritises capital growth over income and as such returns may be volatile especially in the short term.
30 – 33	5 Medium	85	Balanced: This strategy is designed to achieve a balance of income and capital growth over time.
26 – 29	4 Moderate	75	Cautious Balanced: This strategy is designed to generate an income which can grow modestly in real terms over time whilst retaining the potential for modest capital growth.
22 – 25	3 Moderate / Low	60	Cautious: This strategy is designed to produce a reasonably high level of income without unduly restricting the potential for capital growth.
18 – 21	2 Low / Moderate	50	Conservative: This strategy seeks to prioritise income over capital growth and as a consequence capital growth is likely to be modest over the longer term.
15 – 17	1 Low	30	Defensive: This strategy seeks to produce a modest long term real return, from a portfolio with relatively low volatility characteristics.

Real Assets are higher risk investments and may include UK and Overseas Equities, Property, Hedge Funds, Commodities and Private Equity where the risk of capital loss is potentially high.

Fixed Assets are lower risk investments and may include Government Bonds, Corporate Bonds, Preference Shares and Cash on Deposit where the risk of capital loss is low, but not impossible.

Please note that all of the above models contain equity-based investments which will fluctuate in value and you may not get back the amount originally invested.

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