R.C. BROWN
investment management plc

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 22 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 can be created on request, please contact us to discuss your requirements.*
15 – 17	***1 Low***	*30*	***Defensive:*** *This strategy can be created on request, please contact us to discuss your requirements.*

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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