

Risk Profile – What type of an investor are you?

Question 1

Which of these, best describes your financial goals?

1. I want to protect my savings – I don't want to lose any money
2. I just want my savings to keep up with the cost of living
3. I want to grow my savings over time and earn some income from them
4. I want to grow my assets a lot over a long time

Question 2

In general, how would you describe yourself financially?

1. I avoid risk
2. I'm cautious
3. I'll take some well-thought-out risks
4. I'm a real risk taker

Question 3

How much do you know about investing?

1. Not a lot – investing makes me a bit nervous
2. Some – but I'm no expert
3. Heaps – I'm confident in this space

Question 4

If you invested some money a year ago and you find out today it's worth 20% less, how do you feel?

Panic

1. I want to sell and keep what's left in cash

Nervous

2. I might look at switching some or all my money to a safer option

Patient

Disclaimer Your investment risk profile will depend on the type of investor you are, your investment timeframe and the level of risk you're prepared to take. This questionnaire provides an illustration based on information you've provided, and assumptions made about the future. Don't just rely on this calculator to make decisions about your investment choice. This information has been provided in good faith and is not a substitute for professional advice from a qualified adviser. We don't accept any direct or indirect liability that comes about because you relied, either wholly or partly, on any information provided by or left out of the calculator. This information or advice is intended to be general in nature and which was prepared without taking into account your personal objectives, financial situation or needs. Because of that, before acting on any information or advice in this questionnaire, please consider whether it is appropriate to your personal circumstances, talk to a financial planner and consider the relevant product disclosure statement.

3. I'd wait until I made the losses back and then I'd think about switching to a safer option

Question 5

Imagine you've received an inheritance and the will says you must invest the money. What sort of investment would you choose?

1. A bank account or term deposit (very safe and likely to give you consistent low returns)
2. A managed investment of shares or property (medium risk and likely to give you medium returns over a medium term)
3. A portfolio of listed shares (high risk and likely to give you high returns over a long time)
4. A portfolio of commodities and derivatives (very high risk but a shot at the highest returns over a long time)

Question 6

Imagine you have some money to invest for a year. Each option has a different best and worst-case scenario. For example, if you chose investment 5, you might earn up to 50% or lose up to 30%.

Which option would you choose?

1. Investment One, Worst 0%, Best 5%
2. Investment Two, Worst -5%, Best 15%
3. Investment Three, Worst -15%, Best 25%
4. Investment Four, Worst -20%, Best 35%
5. Investment Five, Worst -30% Best 50%

6-8 Defensive Investor

9-12 Moderately Defensive Investor

13-16 Balanced Investor

17-21 Growth Investor

22-25 High Growth Investor

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