

RISK AND RETURN



Why understanding your attitude to risk is so important in developing your personal investment strategy

Attitude noun

¹ The way a person views something or tends to behave towards it

Risk noun

¹ The hazard or chance of loss

Risk Profiling is a core element of the financial planning process

Before we can identify the best investment strategy for you we need to understand your goals and requirements. As a first step we'll work with you to identify the level of risk you feel comfortable taking when considering the potential for returns.

Our tried and tested Attitude to Risk process is designed to help you understand the implications, in terms of potential gains and losses that following a particular financial plan might involve.

Putting your attitude to risk in to context

As individuals we're all very different so measuring your attitude to risk compared to another person needs to be done in a way which is independent, scientific and robust – but above all in a way that makes it crystal clear to you what the implications would be for your financial plan. That's why our process produces a risk score from 1 (least risk) to 10 (most risk) which acts as the basis for discussions which will allow you to determine the risk level best suited to your needs.



Identifying your attitude to risk

The way we work with you

Our process has been developed by leading experts and has proved to be simple yet effective. By following the steps below, you can be confident that the risk profile we agree upon for you is accurate and reflective of what you will want to achieve from your investment strategy.

Complete a simple questionnaire

Developed by experts from Oxford Risk it is designed to capture your opinion of different financial scenarios and should be answered with reference to your financial goals.



Sense checking the results

We'll review your responses with you to ensure they're consistent and reflect your opinions to help accurately identify your risk level.



Determining appropriate risk and return

We'll help you understand what a risk profile really means in terms of the potential for monetary losses and gains over a given timeframe, before settling on a profile best suited to meet your objectives.



Applying our expertise to develop your investment strategy

By understanding your attitude to risk & return in this way we can then ensure your investments are managed in the most appropriate way to achieve your goals.

By applying our proven risk profiling process you can be confident we're really getting to the heart of helping you achieve your financial goals.

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