

Question four

Please carefully read through the following list of lifetime intentions. Then go back through the list and score them according to their importance to you, use 1 for relatively unimportant and 5 for very important.

Remember this is only a snapshot in time, reflecting where you are today. How you rate your intentions could change at a later date.

My intentions are to be:	1	2	3	4	5
Financially successful	<input type="checkbox"/>				
Physically fit and healthy	<input type="checkbox"/>				
A successful painter and sculptor	<input type="checkbox"/>				
A successful musician or composer	<input type="checkbox"/>				
A successful playwright or poet	<input type="checkbox"/>				
A contributor to my community	<input type="checkbox"/>				
A visionary leader	<input type="checkbox"/>				
Spiritually developing	<input type="checkbox"/>				
A loving family member	<input type="checkbox"/>				
A trusted friend	<input type="checkbox"/>				
A well-respected professional	<input type="checkbox"/>				
An effective manager	<input type="checkbox"/>				
An effective teacher	<input type="checkbox"/>				
Well-educated	<input type="checkbox"/>				
A creator of beauty	<input type="checkbox"/>				
An effective coach	<input type="checkbox"/>				
A successful business owner	<input type="checkbox"/>				
An effective mediator	<input type="checkbox"/>				
Well-travelled	<input type="checkbox"/>				
An effective mentor	<input type="checkbox"/>				
A successful entrepreneur	<input type="checkbox"/>				
An adventurer	<input type="checkbox"/>				
Politically active	<input type="checkbox"/>				
A successful communicator	<input type="checkbox"/>				

Understanding your philosophy towards investments

An appreciation of your future aims and objectives needs to be considered alongside your comfort and understanding towards investing. One for instance cannot quantify one's ability to meet one's objectives without before developing a rational expectation of what, if any, return could be achieved upon the investments required to fund the objective.

The following questions will again hopefully start the process of developing a deeper understanding of what you do, and perhaps more importantly what you do not feel comfortable with in regarding investing your capital towards meeting your goals.

Again we will discuss your responses in the very near future but your consideration of the following questions will help us to more effectively appraise your approach towards investing.

Question five

In the event that your investments were ahead of expectations, which of the following would you be most prepared to decrease?

- The risk of your investments.
- The timescale until your objectives are realised.
- The amount you are investing.
- None of the above.

Question six

In the event that your investments were behind of expectations, which of the following would you be most prepared to increase?

- The risk of your investments.
- The timescale until your objectives are realised.
- The amount you are investing.
- None of the above.

Question seven

Assuming a ten year investment horizon, if your investment portfolio was to underperform against expectations for both the first and second year of investment would you:

- Accept that this was a short-term fluctuation in long-term returns.
- Seek a higher level of return accepting that this would increase the risks taken within your investments.
- Accept the lower return achieved because you do not want a higher level of risk but accepting that your goals may take longer to achieve.
- Look to inject more capital into the portfolio.

Question eight

How familiar are you with investment matters?

- Very limited knowledge.
- Moderate knowledge.
- Reasonably extensive knowledge.
- I am an expert.

Question nine

What is your main aim when considering an investment?

- Protecting the capital value, even if it means low total returns.
- Beating inflation by a moderate margin.
- A high total return and not too concerned about short-term capital loss.
- A very high total return with limited regard for short-term capital loss.

Question ten

If the value of your investments were to drop by 20% in the space of a few months, which of the following would best describe your reaction? Would you:

- Sell most of the assets to limit further losses.
- Start to have sleepless nights.
- Do nothing, expecting that markets can fall and hope for a reversal in due course.
- Investment more money into the depressed markets where there are suitable opportunities.

Question eleven

One important aspect of investing is at least to maintain an investment's real value compared to the cost of living (inflation). Do you *expect* the annual returns from your investments to:

- Beat inflation by up to 2%.
- Beat inflation by between 2% and 4%
- Beat inflation by between 4% and 6%.
- Beat inflation by more than 6%.

Question twelve

It is suggested to you by a friend that high returns can be achieved by borrowing money and investing into a 'speculative' investment. A speculative investment tends to offer the potential for a high return but at the cost of taking more risk. Would you:

- Follow the advice without hesitation.
- Be tempted but would seek professional advice.
- Totally dismiss as far too risky.

Question thirteen

Do you consider your attitude to financial risk to be:

- Very much more speculative than average.
- Quite adventurous.
- Above average.
- More risk averse.

Question fourteen

If you were offered a potential investment opportunity that was described as, 'a bit risky but could have great potential', what would your first thoughts be?

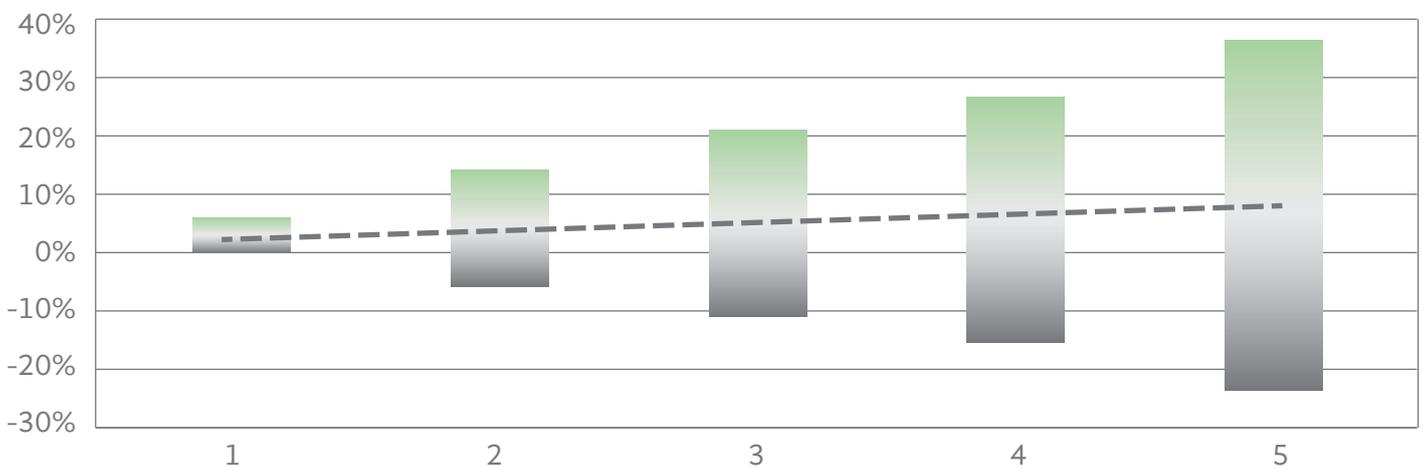
- This could be a dangerous thing to do.
- The returns will be uncertain.
- This could be an opportunity to achieve high returns.

Question fifteen

Which of the following five hypothetical investments would you be most comfortable with?

	Average return %	Best year return %	Worst year return %
<input type="checkbox"/>	3	6	0
<input type="checkbox"/>	4	14	-6
<input type="checkbox"/>	5	21	-11
<input type="checkbox"/>	6	27	-15
<input type="checkbox"/>	7	37	-23

The returns detailed above are shown graphically below with the dashed line reflecting the average return and the shaded area the best and worst year returns:



Declaration

Full name		Date	
Signature			