Gibraltar Asset Management
STOCKBROKERS & INVESTMENT MANAGERS

INVESTMENT RISK SELF-ASSESSMENT

A SIMPLE GUIDE TO HELP YOU IDENTIY YOUR APPROACH TO INVESTMENT RISK.

For each question, select the answer that best reflects your views and note the score shown beside your chosen answer. Add your scores together and compare your total against the guide below.

1 How long do you expect to keep this investment?

- ☐ Less than 3 years — 1
- ☐ 3 - 5 years — 2
- ☐ 5 - 10 years — 3
- ☐ 10 - 15 years — 4
- ☐ More than 15 years — 5

2 If your investment fell by over 10% over a short period, what would you most likely do?

- ☐ Sell my investment immediately — 1
- ☐ Reduce investment, move funds to lower-risk assets — 2
- ☐ Take no action and monitor the situation — 3
- ☐ Remain invested and focus on the long-term — 4
- ☐ Consider investing more while prices are lower — 5

3 Which approach best reflects your attitude to investment returns?

- ☐ Lower returns with greater security — 1
- ☐ Modest returns with limited risk — 2
- ☐ A balance of risk and return — 3
- ☐ Higher returns with increased risk — 4
- ☐ Maximum returns with significant risk — 5

4 How important is this investment to your future financial security?

- ☐ I cannot afford significant losses — 1
- ☐ Losses would have a meaningful impact on my plans — 2
- ☐ I could tolerate some losses for long-term growth — 3
- ☐ I can accept substantial fluctuations in value — 4
- ☐ I am investing for long-term growth and can tolerate significant losses and volatility — 5

5 Which outcome would concern you most?

- ☐ Losing money — 1
- ☐ Experiencing significant short-term volatility — 2
- ☐ Achieving returns below inflation — 3
- ☐ Missing out on long-term market growth — 4
- ☐ Failing to maximise long-term growth potential — 5

6 Which statement best reflects your atttitude to investing?

- ☐ Protecting my capital is my highest priority — 1
- ☐ I prefer a cautious approach and am willing to accept lower returns — 2
- ☐ I seek a balance between growth and stability — 3
- ☐ I am willing to accept significant fluctuations for higher returns — 4
- ☐ I am primarily focussed on long-term growth potential — 5

7 If your portfolio experienced several years of poor performance, how would you feel?

- ☐ Very uncomfortable — 1
- ☐ Concerned and likely to review my investments — 2
- ☐ Concerned, but willing to remain invested — 3
- ☐ Comfortable remaining invested for the long-term — 4
- ☐ I would view this as a potential investment opportunity — 5

8 Which statement best describes you?

- ☐ I prioritise stability and preservation of wealth — 1
- ☐ I prefer lower-risk investments even if returns are lower — 2
- ☐ I am comfortable with a balanced approach to risk and return — 3
- ☐ I am comfortable taking investment risk in pursuit of growth — 4
- ☐ I actively seek higher-growth opportunities and accept the risks — 5

Your Score

Add your scores from Questions 1 - 8

LOWER RISK ⟷ HIGHER RISK

8 – 10	11 – 16	17 – 22	23 – 28	29 – 34	35 – 40
SAVINGS	CAUTIOUS	BALANCED	GROWTH	ADVENTUROUS	SYSTEMATIC GROWTH SEEKER*
Capital preservation	Preservation with modest growth	Growth and stability	Long-term capital growth	Maximum growth potential	Specialist rules-based strategy

This questionnaire is provided for guidance only. You may select a different risk mandate if you believe it better reflects your objectives and attitude to risk