

Attitude to Risk

Investment implies risk. At FB Wealth Management we believe that the type of assets we recommend depends on our clients' individual circumstances rather than their so called "attitude to risk".

As stated in our Values Statement, we believe that the same clients tend to be risk averse in tough times and have a bigger appetite for risk in the good times! So it is our job to maintain investment strategies under all conditions.

This does not mean your attitude to risk is irrelevant. It is something we consider when looking at your overall situation. But we do not use it to "pigeon hole" you into high risk, low risk, moderate risk etc.

The following questions are based on some of our observations of our clients and those of other advisers over many years. Please answer them as honestly as possible. There are no right or wrong answers, we are all different. If you are unable to answer a question just say so and it will be a good item for discussion at our meeting.

Client name: _____ **Date:** _____

Which is safer, term deposits or property and why?

Which is safer, property or shares and why?

Please indicate your level of comfort with investment risk.

Low Risk

High Risk

How concerned were you about your financial situation during the Global Financial Crisis and COVID-19 market downturns?

Not concerned

Very concerned

Have you ever acted on a "hot tip" regarding the stockmarket?

What is your personal definition of risk when you are considering investment?

If you were seeking a high interest investment, would you look at any other criteria apart from the rate? i.e. would you simply look for the highest rate?

If you were asked to select a superannuation fund from all available, without assistance, would you look at historical returns?

Are you insured against injury, illness etc?

Is there longevity in your family? Barring injury, to what age do you think you will live?

What percentage deposit did you outlay for your first home (or do you intend to outlay if not yet purchased?)

What was your worst financial decision to date?

What was your best financial decision to date?

Do you have any personal philosophies or mottos about money and finances?