

Dynamic Planner Client Profiler

In order for your adviser to provide you with financial advice, they need to understand your experience of investing in financial products, approach to risk and any sustainable investing preferences. To do this they have adopted Dynamic Planner's client profiling process comprising 4 short sets of questions, which normally takes less than 15 minutes to complete.

- Firstly, you will be asked about your experience of investing in different financial products.
- Next, your attitude to investment risk will be explored by looking at how much risk you would be prepared to take in different situations.
- After, you will be asked a few questions to help your adviser understand your capacity for taking investment risk given your current financial position.
- Finally, you will answer questions regarding environmental, social or personal value preferences with your investments.

Once you have answered all these questions, return this document to your adviser who will work out your profile and use this to inform the financial advice they provide.

Your Investing Experience

To provide you with financial advice, your adviser firstly needs to understand how experienced you are with investing.

Client's name	<input type="text"/>
1. Other than a current account, have you ever had a cash savings account, a cash ISA or savings bonds (e.g. from a bank, building society or NS&I)?	<input type="radio"/> Yes, after taking professional financial advice <input type="radio"/> Yes, without taking professional financial advice <input type="radio"/> Yes, both with and without taking professional financial advice <input type="radio"/> No
2. Have you ever had a pension where you could choose the funds you invest in?	<input type="radio"/> Yes, after taking professional financial advice <input type="radio"/> Yes, without taking professional financial advice <input type="radio"/> Yes, both with and without taking professional financial advice <input type="radio"/> No
3. Have you ever had a stocks and shares ISA, or a professionally managed investment fund such as an OEIC, unit trust or investment bond?	<input type="radio"/> Yes, after taking professional financial advice <input type="radio"/> Yes, without taking professional financial advice <input type="radio"/> Yes, both with and without taking professional financial advice <input type="radio"/> No
4. Have you ever bought or sold individual shares on the stock market?	<input type="radio"/> Yes, after taking professional financial advice <input type="radio"/> Yes, without taking professional financial advice <input type="radio"/> Yes, both with and without taking professional financial advice <input type="radio"/> No
5. How often do you review the value of your pensions or investments?	<input type="radio"/> I do not have any pensions or investments <input type="radio"/> At least every 3 months <input type="radio"/> Between 3 months and a year <input type="radio"/> Less often than once a year <input type="radio"/> Only when I see a major financial event in the news <input type="radio"/> I leave this to my financial adviser

6. If the value of your pensions or investments has ever fallen substantially, how did you respond?

- I don't recall the value of my investments ever falling substantially
- Immediately contacted my financial adviser
- Waited to discuss it with my financial adviser at our next planned review
- Took some or all of the remaining money out of the investment
- Invested more as I saw the fall in value as an opportunity
- I took no action as I felt nothing needed to be done
- I took no action as I was unsure what to do

7. How would you describe your level of investment confidence?

- Not confident: I'm not very comfortable with investing
- Somewhat confident: I'm comfortable with some investments but still need some things explained to me
- Confident: I'm comfortable with investing and have a reasonable understanding of the potential risks and rewards

8. If you would like to make any other comment about your previous investment experience (e.g. buy to let), background or education which you feel is relevant here, please do so (optional):

This space can be used for any further notes about the questions or answers (optional):

Partner's name

1. Other than a current account, have you ever had a cash savings account, a cash ISA or savings bonds (e.g. from a bank, building society or NS&I)?

- Yes, after taking professional financial advice
- Yes, without taking professional financial advice
- Yes, both with and without taking professional financial advice
- No

2. Have you ever had a pension where you could choose the funds you invest in?

- Yes, after taking professional financial advice
- Yes, without taking professional financial advice
- Yes, both with and without taking professional financial advice
- No

3. Have you ever had a stocks and shares ISA, or a professionally managed investment fund such as an OEIC, unit trust or investment bond?

- Yes, after taking professional financial advice
- Yes, without taking professional financial advice
- Yes, both with and without taking professional financial advice
- No

4. Have you ever bought or sold individual shares on the stock market?

- Yes, after taking professional financial advice
- Yes, without taking professional financial advice
- Yes, both with and without taking professional financial advice
- No

5. How often do you review the value of your pensions or investments?

- I do not have any pensions or investments
- At least every 3 months
- Between 3 months and a year
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Your Attitude to Risk

These questions will help you and your adviser to better understand how you think about risk. There are no right or wrong answers, you just need to select the answer that is the best match for how you feel.

Client's name					
	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
1. To achieve financial success, I would take financial risks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. I would take more financial risk if there was a chance I could make a lot of money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. I am the kind of person who takes financial risks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. I prefer certainty about the future value of my investments, even if it means making less money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Rises and falls in the value of my investments would not worry me	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. If the value of my investment fell, even for a short time, it would concern me	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. I would generally avoid investments whose values rise and fall over time	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. I would frequently choose investments offering a steady return rather than those which could rise a lot in value	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Missing an investment opportunity concerns me more than making a loss	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. I care more about avoiding losses than making money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

11. Taking financial risks causes me a lot of stress	Strongly disagree <input type="checkbox"/>	Disagree <input type="checkbox"/>	Neither agree nor disagree <input type="checkbox"/>	Agree <input type="checkbox"/>	Strongly agree <input type="checkbox"/>
12. I would regret deciding not to take a risky investment opportunity if it then performed well	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. When considering investing, I would describe myself as:	Very concerned <input type="checkbox"/>	Slightly concerned <input type="checkbox"/>	Not concerned <input type="checkbox"/>	Cautiously optimistic <input type="checkbox"/>	Very optimistic <input type="checkbox"/>
14. The term I most closely associate with financial risk is:	Excitement <input type="checkbox"/>	Opportunity <input type="checkbox"/>	Necessity <input type="checkbox"/>	Worry <input type="checkbox"/>	Disaster <input type="checkbox"/>
15. The statement about risk-taking that best describes me is:	I take risks at every opportunity <input type="checkbox"/>	I often take risks <input type="checkbox"/>	I sometimes take risks <input type="checkbox"/>	I very rarely take risks <input type="checkbox"/>	I never take risks <input type="checkbox"/>

This space can be used for any further notes about the questions or answers (optional):

Partner's name

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
1. To achieve financial success, I would take financial risks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. I would take more financial risk if there was a chance I could make a lot of money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. I am the kind of person who takes financial risks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. I prefer certainty about the future value of my investments, even if it means making less money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Rises and falls in the value of my investments would not worry me	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. If the value of my investment fell, even for a short time, it would concern me	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. I would generally avoid investments whose values rise and fall over time	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. I would frequently choose investments offering a steady return rather than those which could rise a lot in value	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Missing an investment opportunity concerns me more than making a loss	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. I care more about avoiding losses than making money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Taking financial risks causes me a lot of stress	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. I would regret deciding not to take a risky investment opportunity if it then performed well	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

13. When considering investing, I would describe myself as:	Very concerned <input type="checkbox"/>	Slightly concerned <input type="checkbox"/>	Not concerned <input type="checkbox"/>	Cautiously optimistic <input type="checkbox"/>	Very optimistic <input type="checkbox"/>
14. The term I most closely associate with financial risk is:	Excitement <input type="checkbox"/>	Opportunity <input type="checkbox"/>	Necessity <input type="checkbox"/>	Worry <input type="checkbox"/>	Disaster <input type="checkbox"/>
15. The statement about risk-taking that best describes me is:	I take risks at every opportunity <input type="checkbox"/>	I often take risks <input type="checkbox"/>	I sometimes take risks <input type="checkbox"/>	I very rarely take risks <input type="checkbox"/>	I never take risks <input type="checkbox"/>

This space can be used for any further notes about the questions or answers (optional):

Your Capacity for Risk

These questions are designed to understand how your joint financial situation might affect how much risk you can take together. Taken together with the previous questions, they will help your adviser provide you both with financial advice that is appropriate for your joint needs.

1. Do you have any specific financial goals for this investment? If you have multiple goals, please choose the main one that applies to you.

 - No, my investment is to meet a range of goals
 - Yes - to meet essential living costs: Any losses from this investment would reduce my standard of living
 - Yes - to meet other important financial goals: If this investment fell in value I'd have enough to live on, but couldn't meet these goals
 - Yes - to meet non-essential financial goals: I'd still be able to cover my essential living costs and other important financial goals if this investment fell in value
2. How much of your investments could you afford to lose without reducing your future standard of living?

 - I can't afford any loss
 - I could afford a small loss
 - I could afford a medium loss
 - I could afford a large loss
3. When is the earliest you plan to take money from your investments?

 - Within the next year
 - Between 1 and 5 years from now
 - Between 6 and 10 years from now
 - More than 10 years from now
4. How do you plan to take money from your investments?

 - As a single lump sum
 - Leave it invested and withdraw amounts only as needed
 - Leave it invested and withdraw amounts regularly (e.g. taking it as regular income)
 - Leave it invested and only take money out in an emergency
5. How likely is it that you will need to take money from your investments earlier than planned?

 - Very likely: Under certain circumstances I can see a situation where I would need to access my investments early – e.g. in a financial emergency
 - Possibly: I may need to access my investments early e.g. in a financial emergency
 - Unlikely: I won't need to access my investments early as I have other money for financial emergencies
 - I can't access some or all of my investments early (e.g. a pension)

This space can be used for any further notes about the questions or answers (optional):

Your Sustainability preferences

These questions will help gain a better understanding of any specific preferences you may have regarding the potential impact of your investments on the environment, wider society and/or whether you would want them to reflect your personal values. Your answers will help assess the level of importance you attach to them, alongside traditional financial considerations. A wide range of investment solutions is available, and should you have sustainability preferences, the implications of the different approaches can be further discussed to ensure any recommendation is suitable.

Client's name

1. I would enjoy knowing my investments had holdings in companies that positively impact the environment and society

Strongly disagree

Disagree

Neither agree nor disagree

Agree

Strongly agree

2. It is a priority that my investments should help improve people's living conditions

3. It is not important that my personal values and beliefs are reflected within the companies I invest in

4. I would feel inspired knowing that companies I invest in are trying to manage their environmental and social risks

5. It is a priority that I help companies treat all stakeholders fairly

6. I rarely think about how the behaviour of companies I invest in might impact the environment and society in future

7. Encouraging companies to improve their environmental and social impact is the right thing to do for the future

8. It is a priority that my investments help to improve the environment

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
9. I would be happy with however a company behaves as long as its share price is not negatively affected	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. I would like an asset manager to actively encourage a company to improve its environmental and social impact	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. I would like to find a way of prioritising how my investments can do good rather than harm, even if that means my returns may be lower	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. I would not want to miss out on investment opportunities even if that means including companies that are not environmentally friendly	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. I would like the opportunity to exclude controversial and unsustainable companies from my investment portfolio by understanding what practices they are engaged in	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. I do not want to invest in a company if it does not have specific measurable objectives of delivering a positive impact on the environment and society	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. Investing in areas such as Armaments/ Fossil Fuels/ Tobacco/ Gambling/ Pornography/ Alcohol/ Nuclear is acceptable to me, as long as it is profitable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

This space can be used for any further notes about the questions or answers (optional):

Partner's name

1. I would enjoy knowing my investments had holdings in companies that positively impact the environment and society

Strongly disagree

Disagree

Neither agree nor disagree

Agree

Strongly agree

2. It is a priority that my investments should help improve people's living conditions

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9. I would be happy with however a company behaves as long as its share price is not negatively affected

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
10. I would like an asset manager to actively encourage a company to improve its environmental and social impact	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. I would like to find a way of prioritising how my investments can do good rather than harm, even if that means my returns may be lower	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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15. Investing in areas such as Armaments/ Fossil Fuels/ Tobacco/ Gambling/ Pornography/ Alcohol/ Nuclear is acceptable to me, as long as it is profitable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

This space can be used for any further notes about the questions or answers (optional):

Declaration

Client's name	
Date	
Signature	

Partner's name	
Date	
Signature	

You should now return this document to your financial adviser who will work out your risk profile and use this to inform the financial advice they provide.

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The attitude to risk questionnaire was created by Henley Business School working with Dynamic Planner