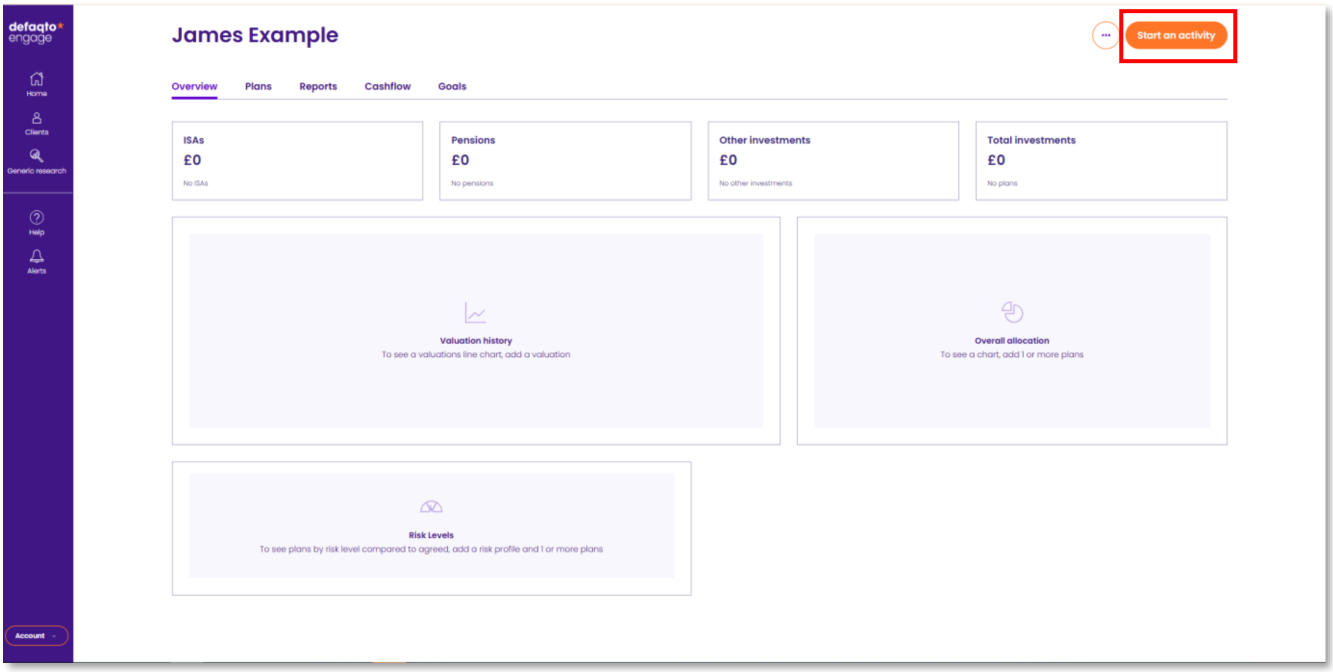
Risk Profiling

September 2025

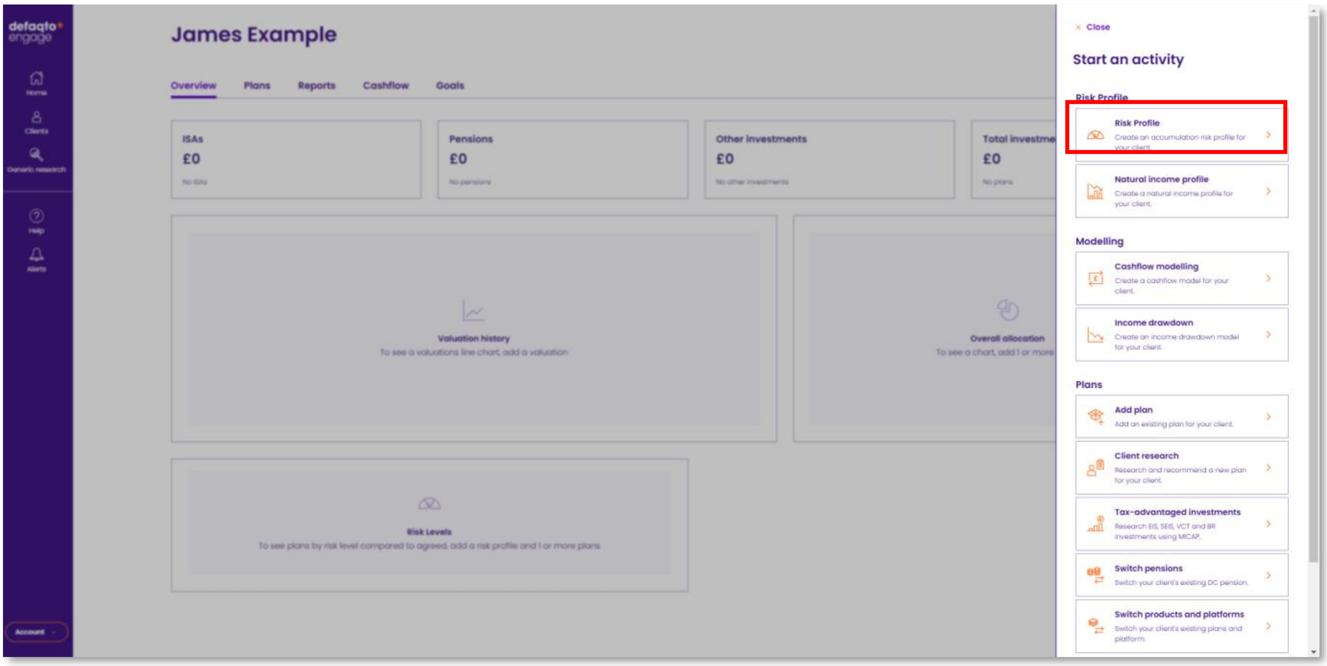
Contents

Risk profiling

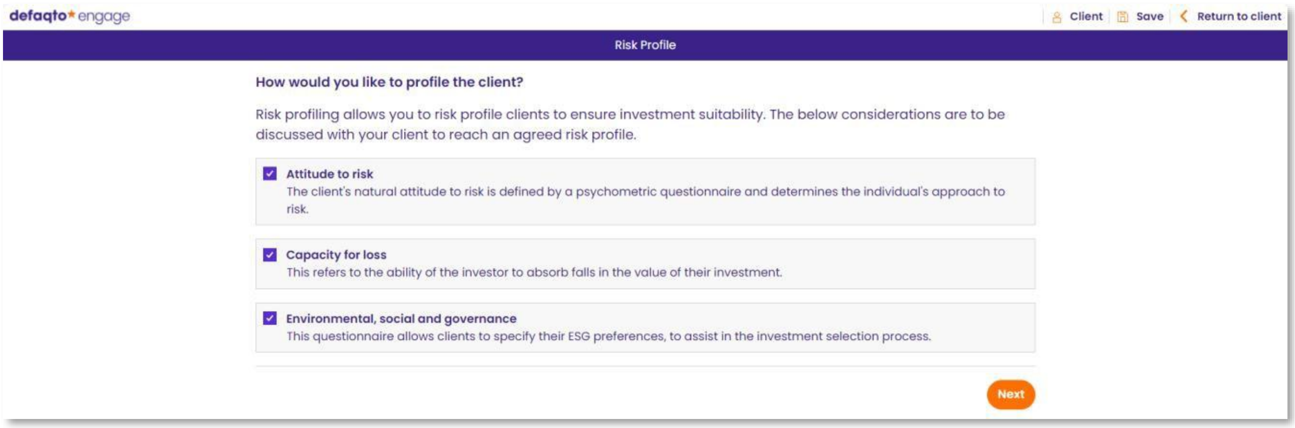
First select the client, then click **Start an Activity**



Then click **Risk Profile.**

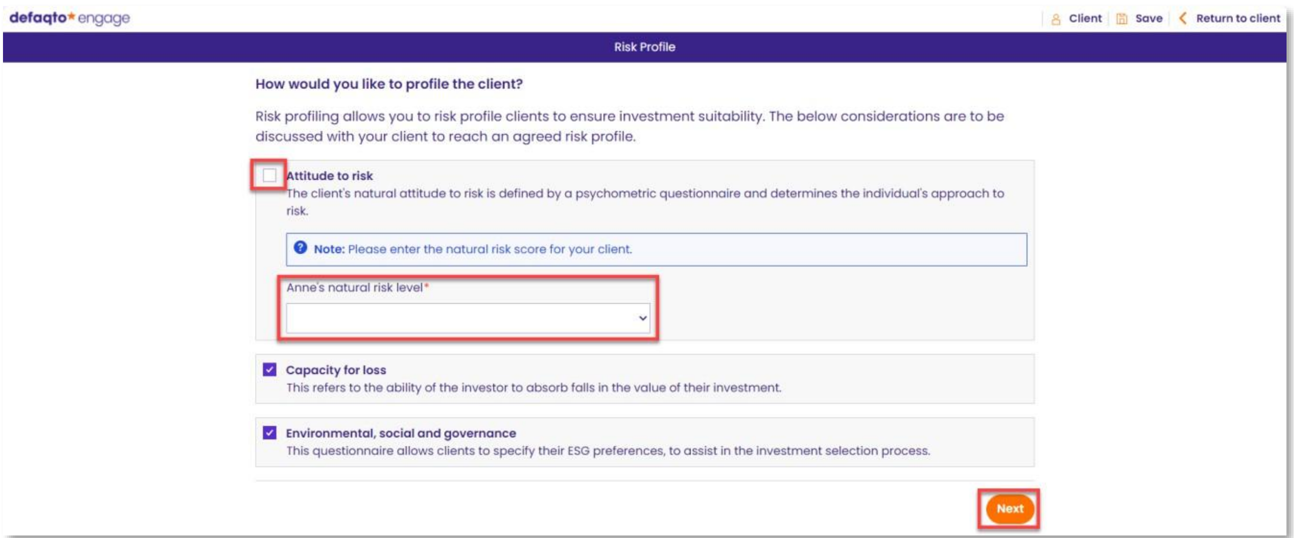


The screen will now show the available questionnaires.



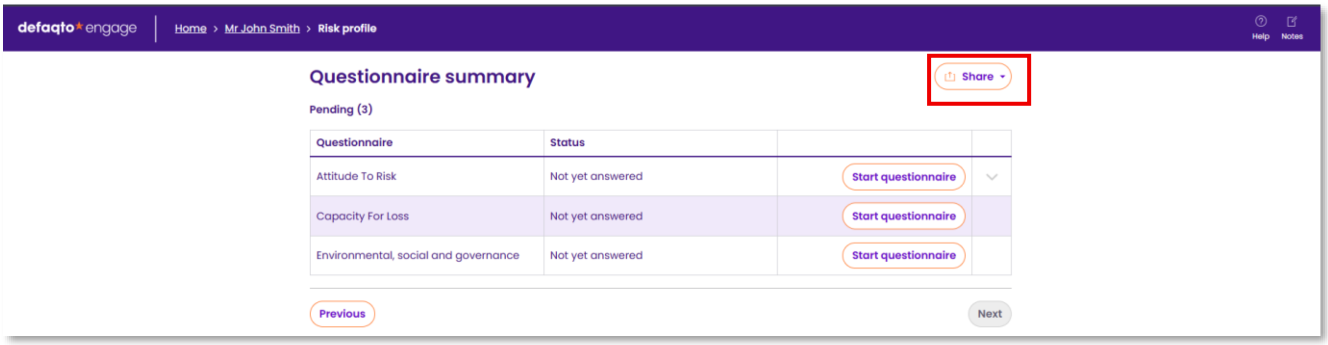
You can untick any questionnaires the client doesn't have to complete. Attitude to risk can also be unticked and manually entered.

Alternatively, if you wish to use all questionnaires, leave them selected and click **Next**.

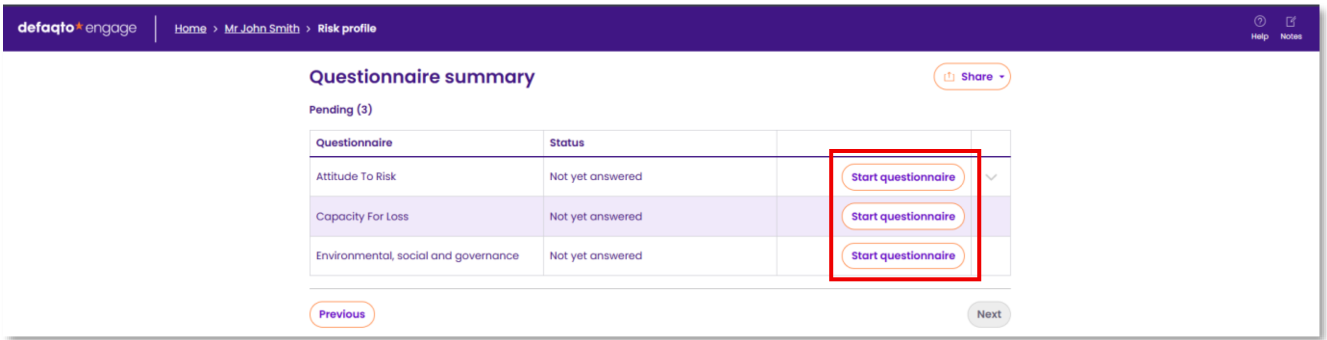


On the next page, you have multiple options to send the questionnaires to the client.

Click **Share** to either email them directly to the client, copy a link or download paper copies.



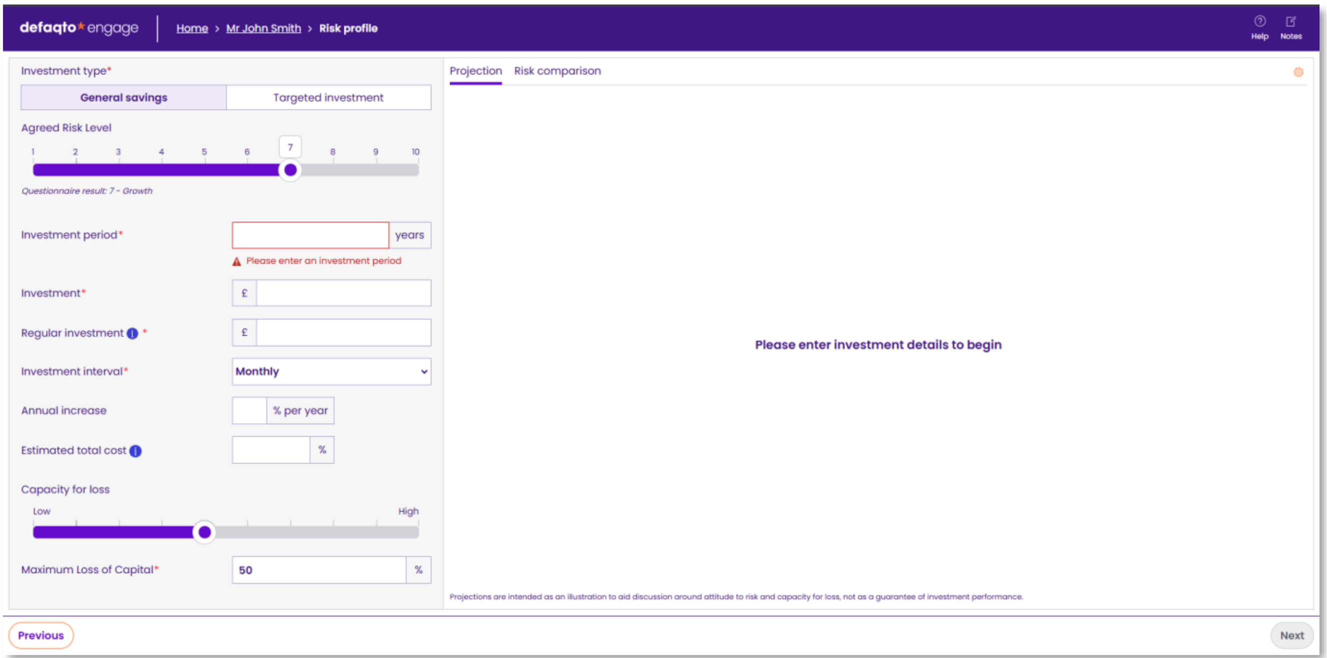
You can also **Start questionnaire** and complete them from within the software.



Once the client completes the questionnaires, you'll receive an email confirmation and alert on the system. You can then return to this page to view the answers and then click **Next** to carry on to the Projection.

Projection graph

You now arrive on the projection graph. This graph allows you to identify if your client’s natural risk level has the potential to deliver the level of return the client requires, within their capacity for loss.



There are two types of projection graphs:

- **General Savings** – Suitable for clients who are generally investing and haven’t set a target to reach.
- **Targeted Investment** – Suitable for clients who wish to reach a target amount from their investments e.g. house deposit.

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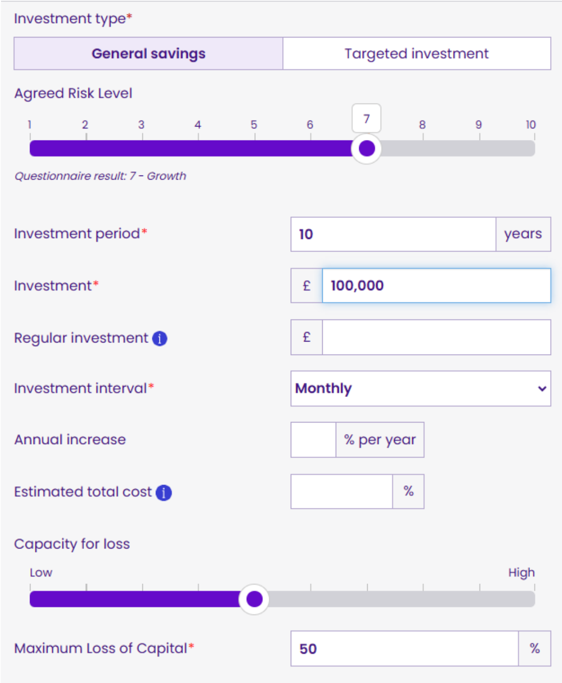
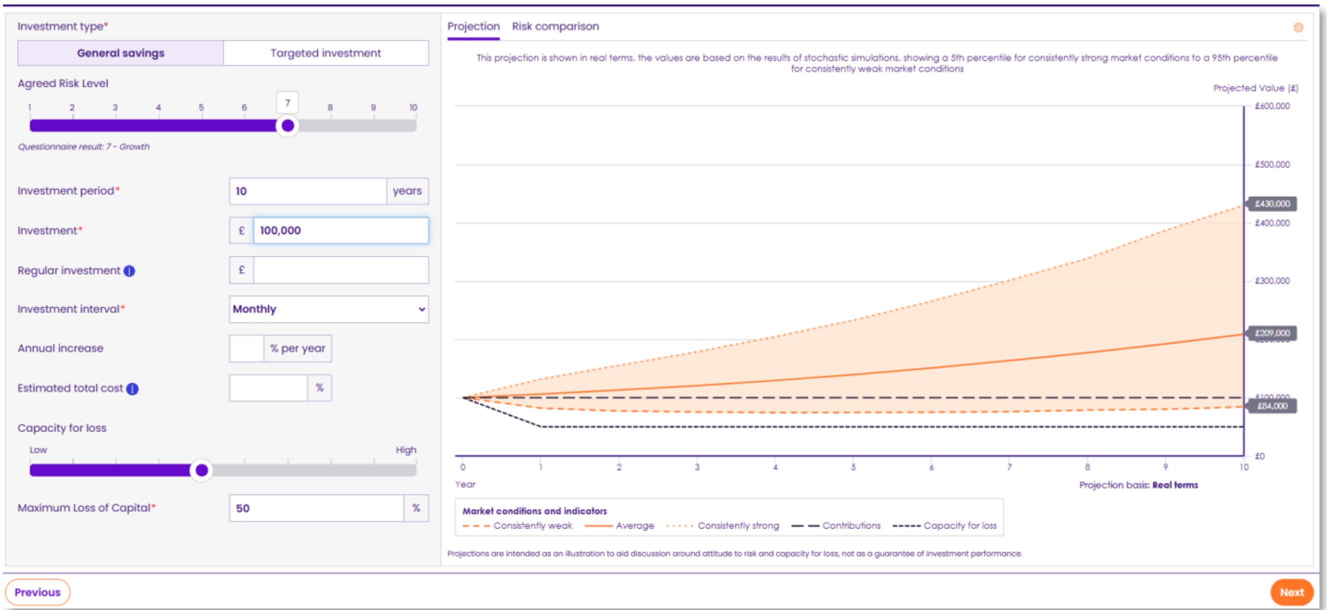
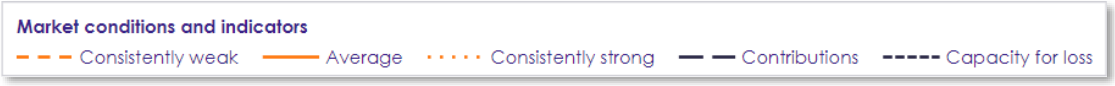


The agreed risk level slider defaults to your client's risk level and can be moved up or down. Enter the investment period and investment amount. Regular investments, the annual increase for the regular investment and estimated cost can be entered as well but aren't mandatory.

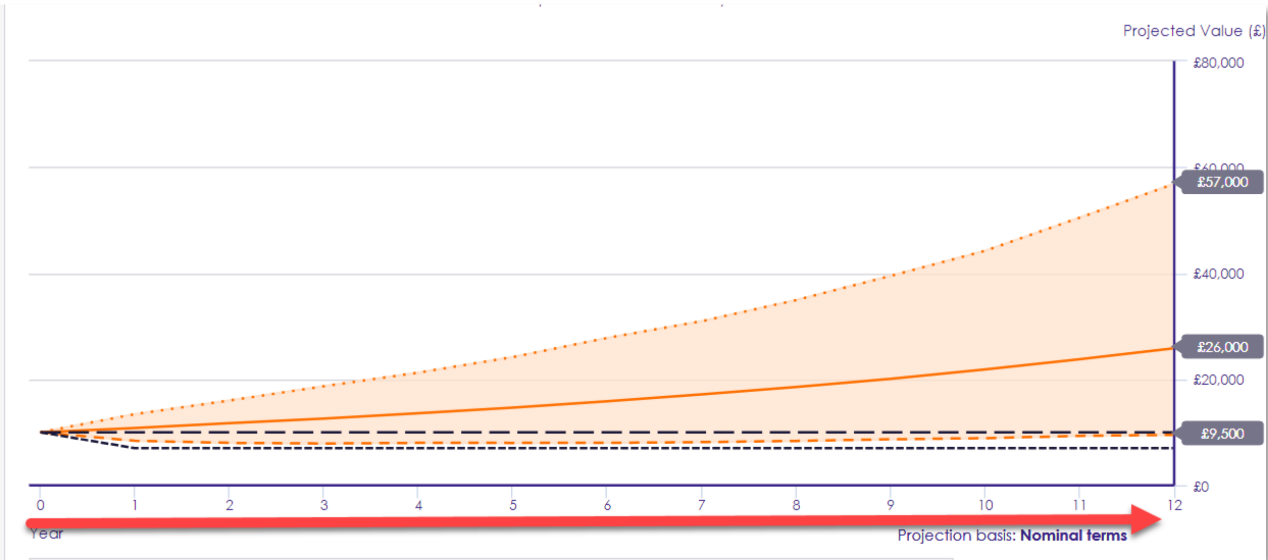
Once your client's investment data has been added, the asset allocation for the selected risk level will be stochastically modelled to show the potential returns of the investment.



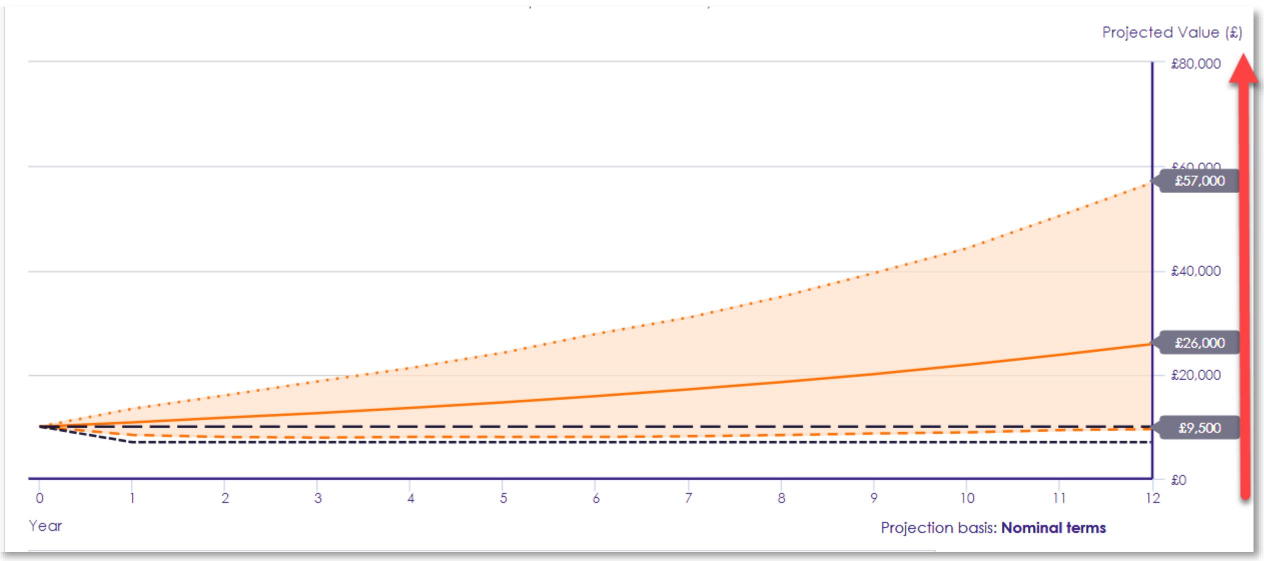
The lines on the graph represent the potential value of the client's investment in consistently weak, average and strong market conditions.



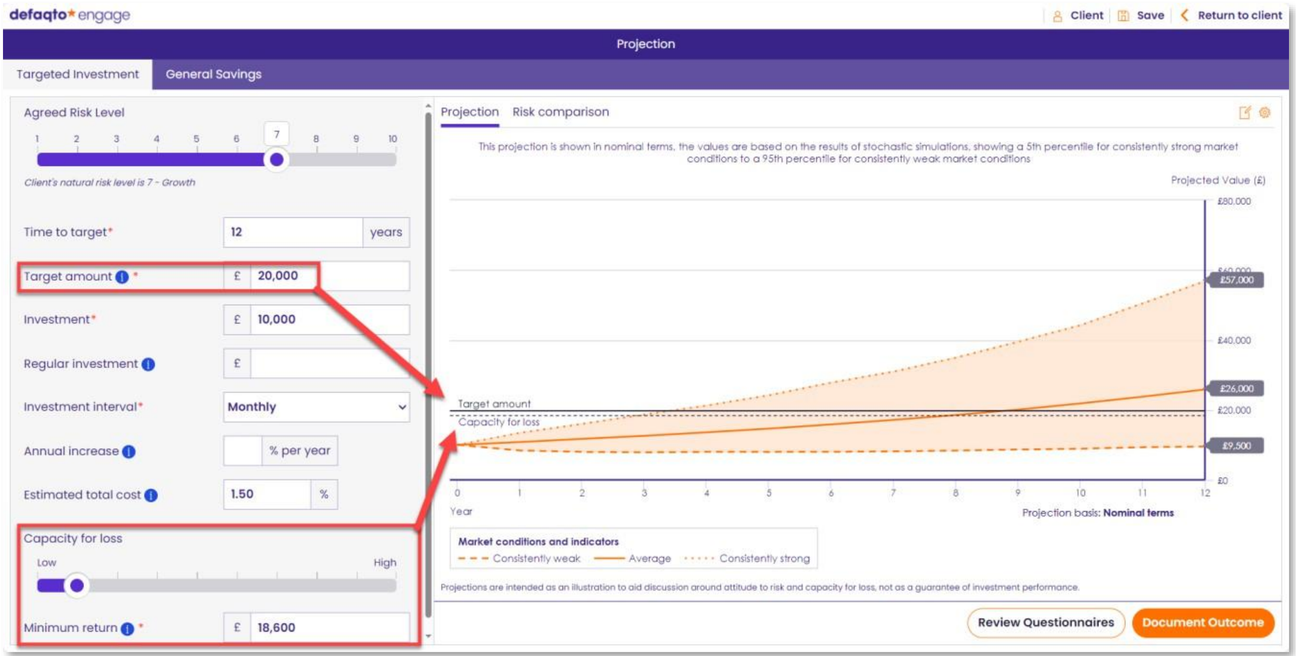
The x-axis shows the length of the investment term.



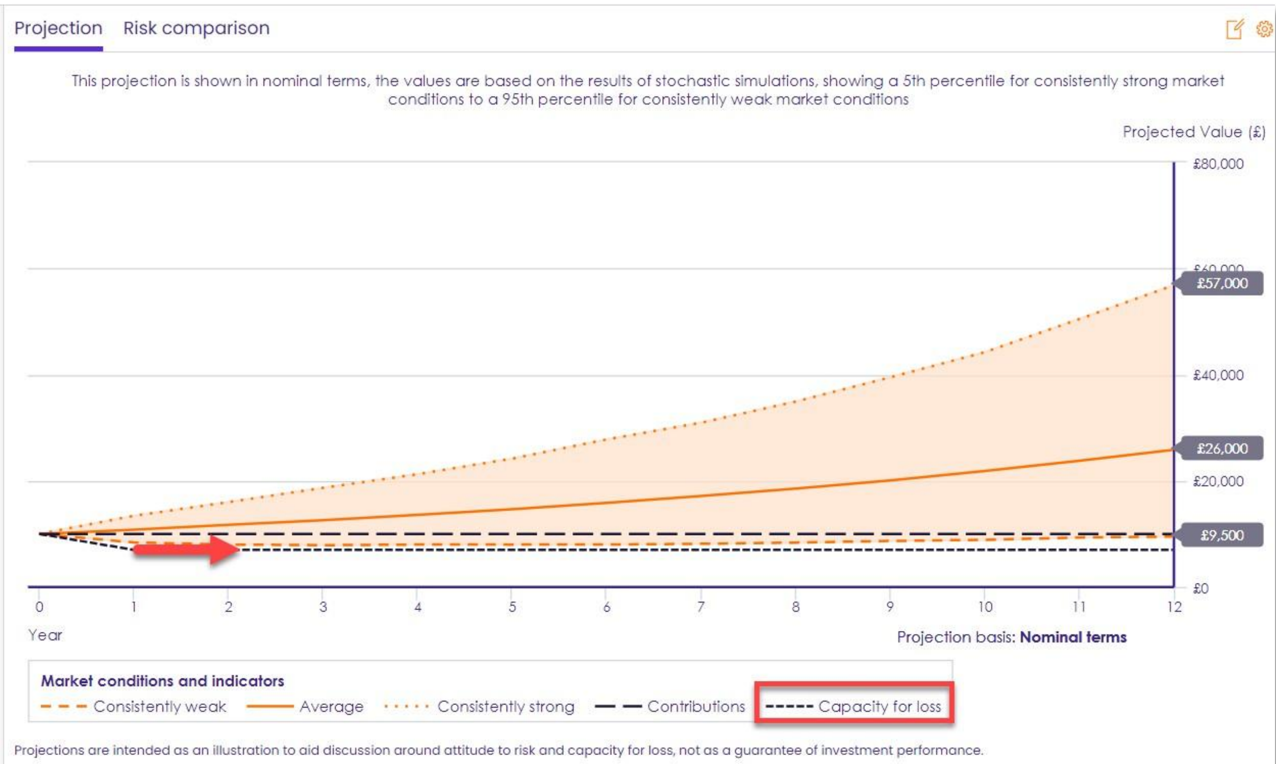
The y-axis represents the value of the investment.



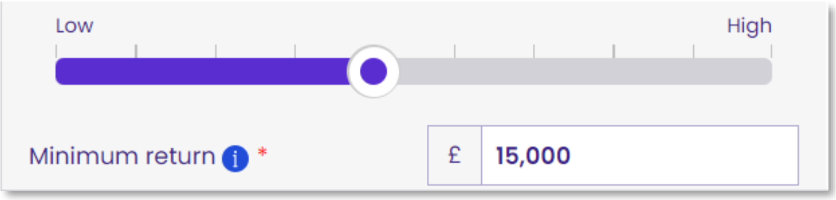
Under **General Savings**, the long purple dotted line represents the original amount of capital invested. Under **Targeted Investment**, the purple line represents the target value your client is trying to achieve.



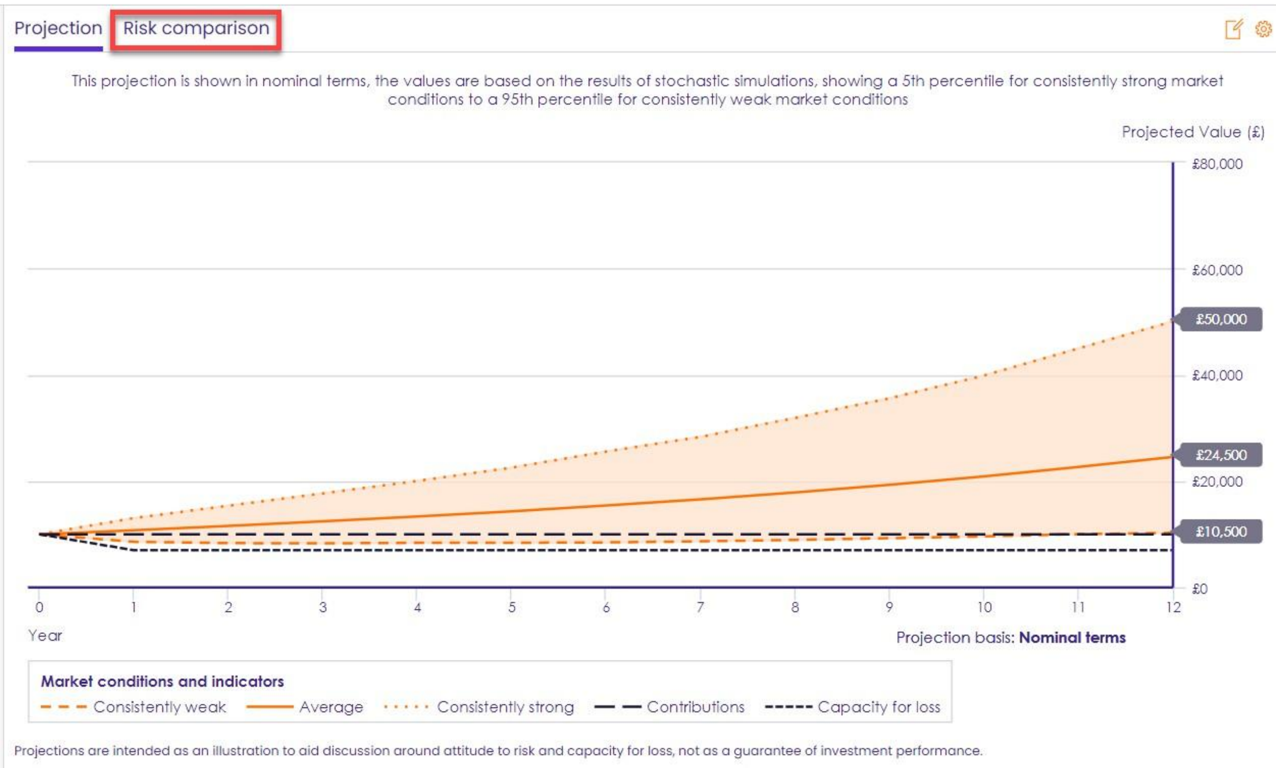
The short dotted purple line represents the minimum level of return the client requires from the investment.



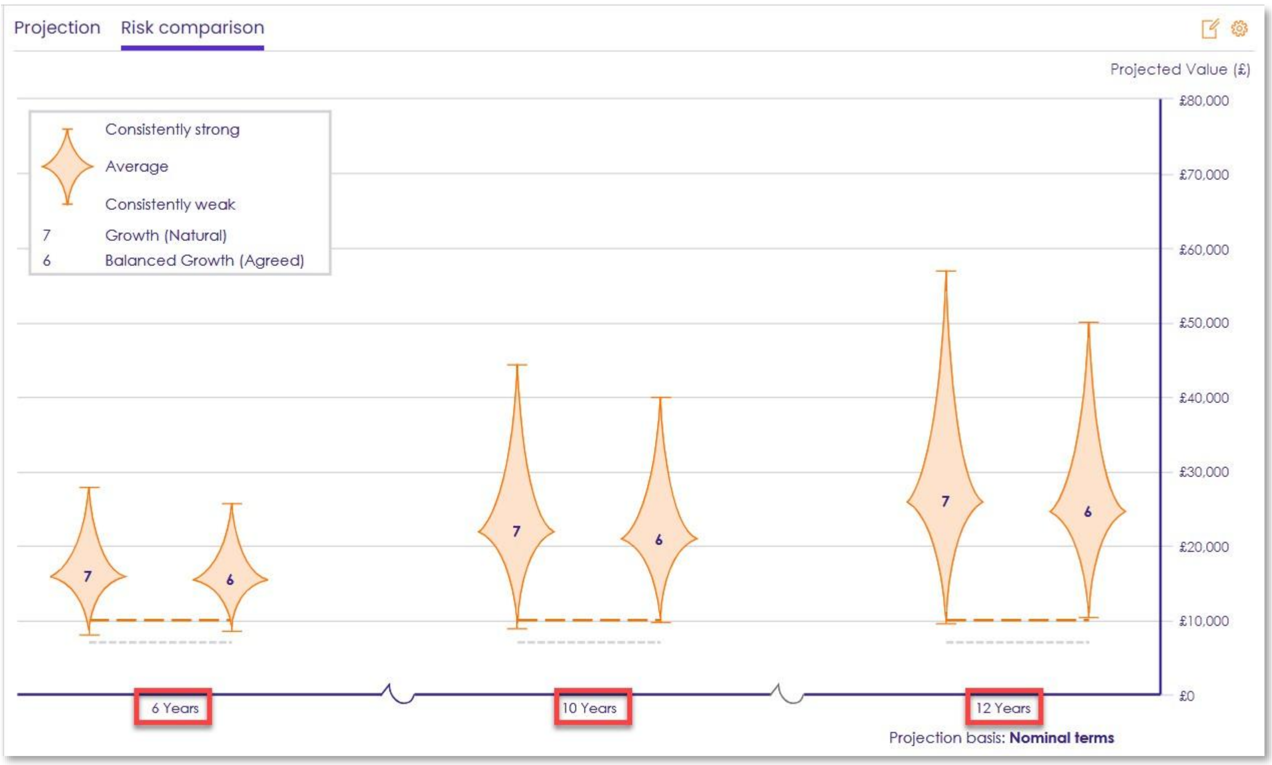
This figure is controlled by the **Capacity for loss** field. You can set an amount by either using the slider or by entering a value.



Once the risk slider is moved to a new risk level, by clicking **Risk comparison**, you will be able to compare the potential returns of different risk levels.

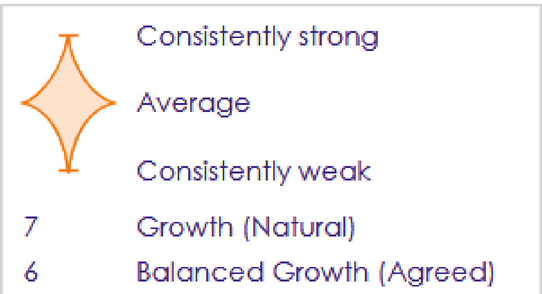


You can compare the potential returns of the two risk profiles at 50%, 80% and 100% of the investment term.



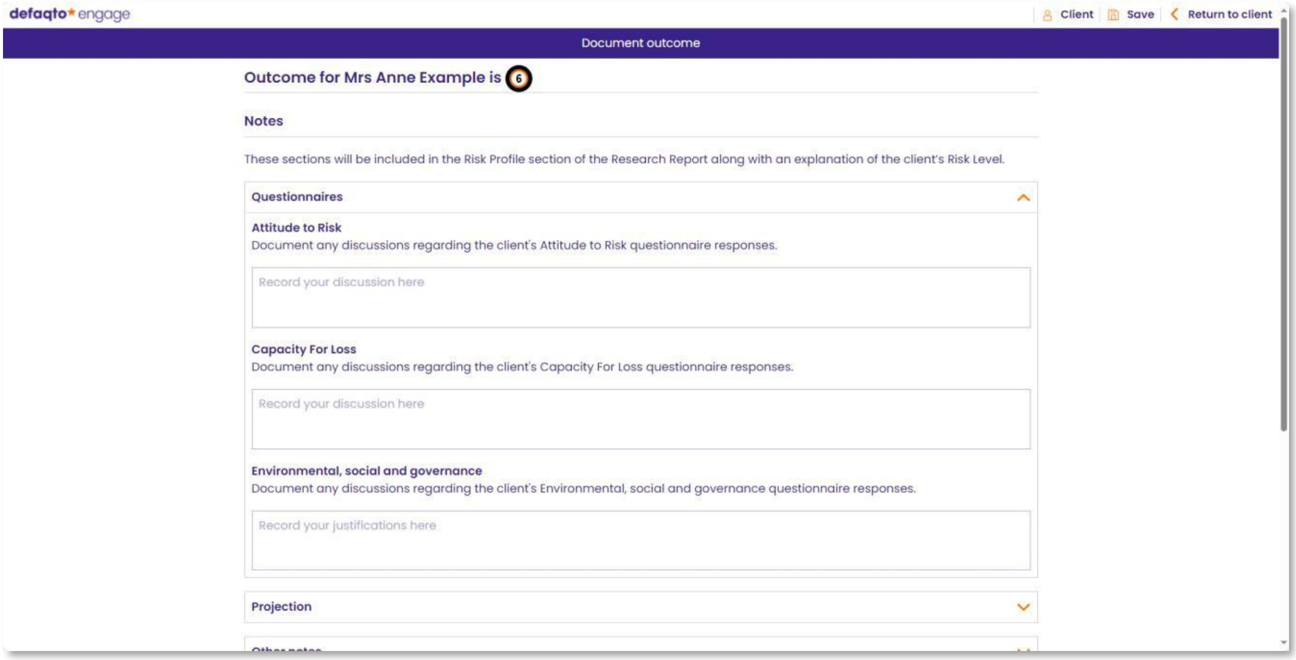
The returns of each risk profile are displayed as diamonds:

- The bottom of the diamond represents the potential value of the investment in consistently weak market conditions.
- The centre of the diamond represents the potential value of the investment in average market conditions.
- The top of the diamond represents the potential value of the investment in consistently strong market conditions.

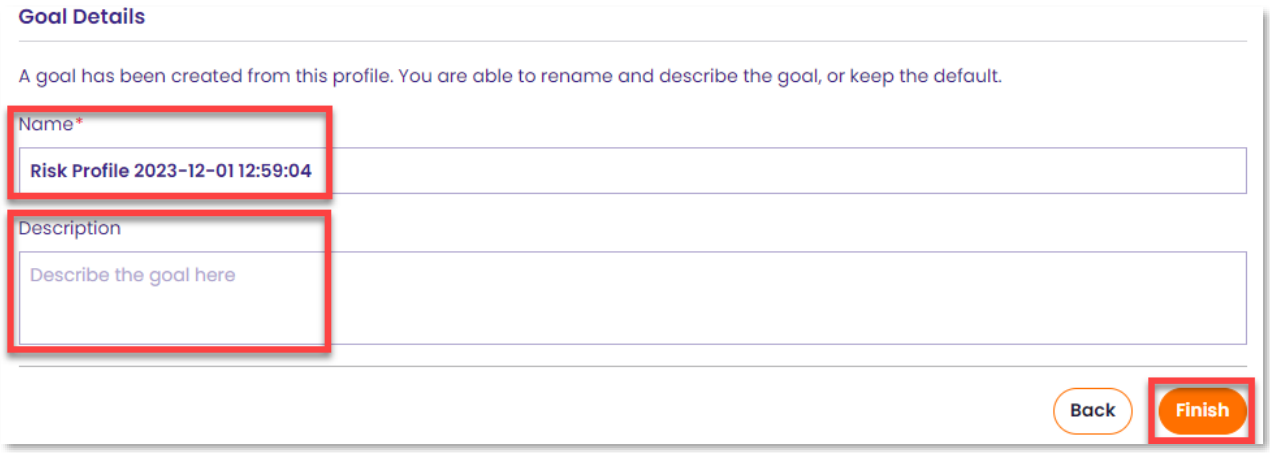


Click **Next** when completed to create the report.

You can then capture any supplementary notes on the selected risk profile.



As well as giving your saved risk profile a name (mandatory) and a description (optional). The default name can be overwritten.



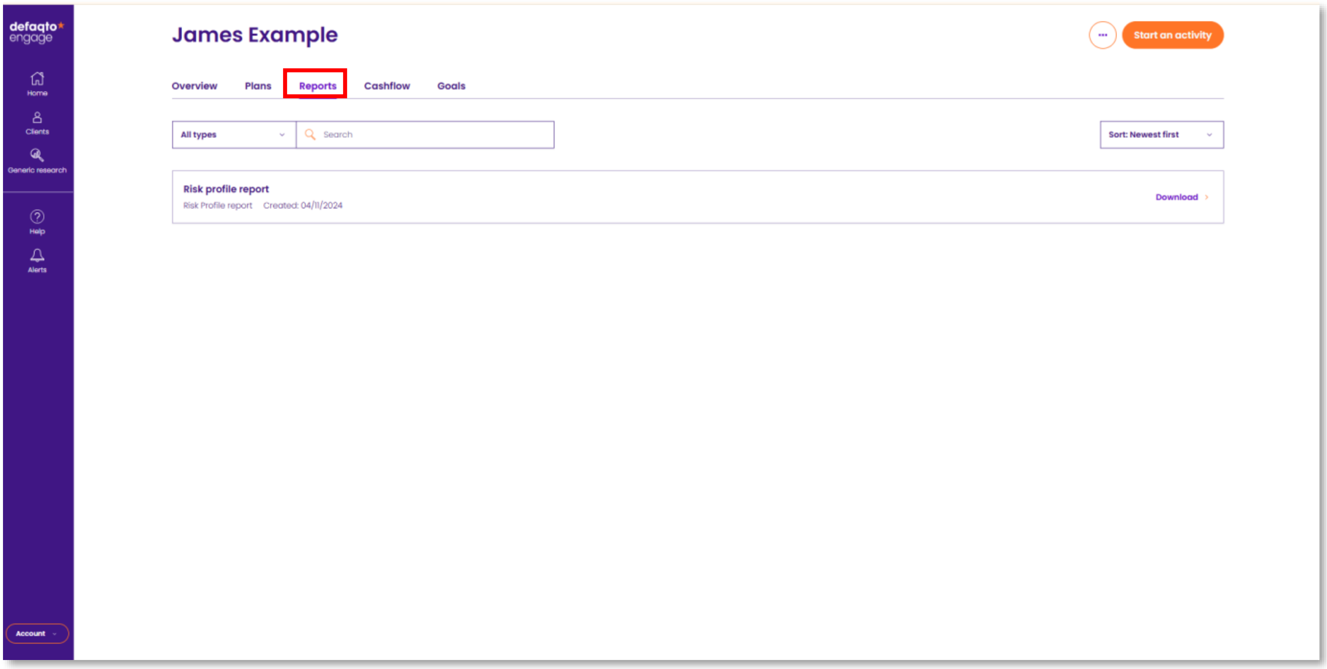
Once all the soft facts have been documented, click **Finish**.

A message will then appear informing you the risk profile has been successfully saved.

By clicking **Close**, you will return to the client record.

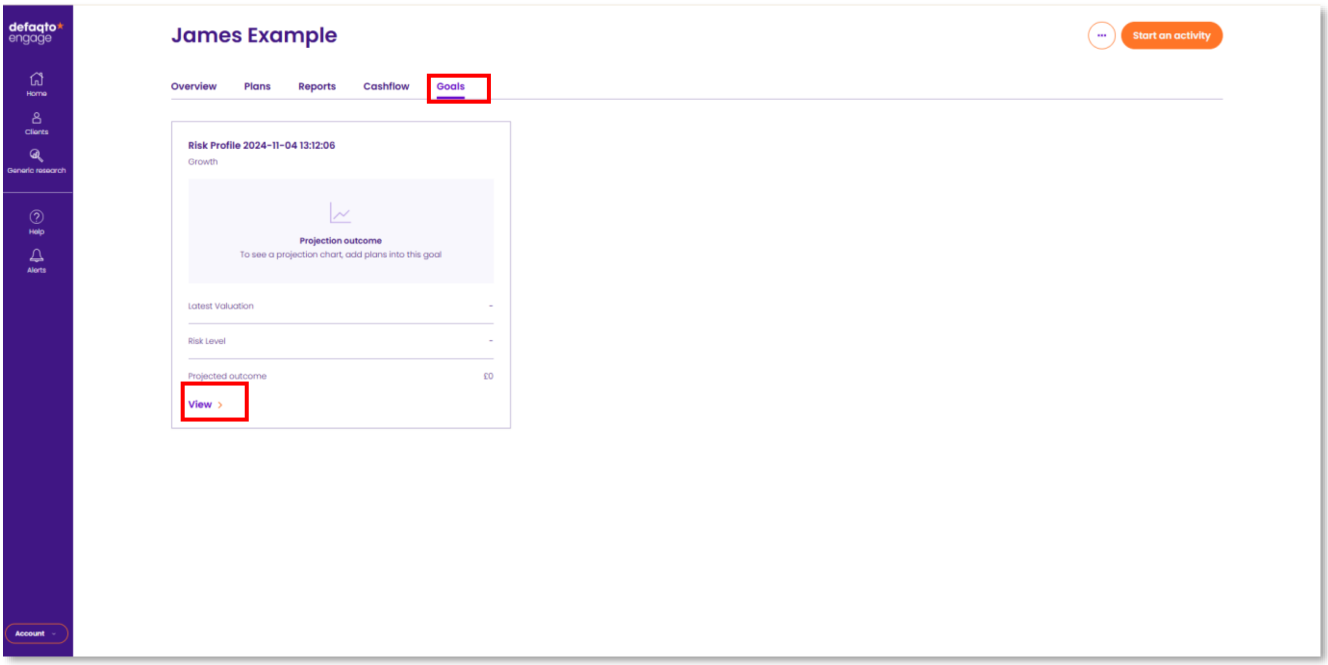
Report

The report can be downloaded from the **Reports** tab**.**



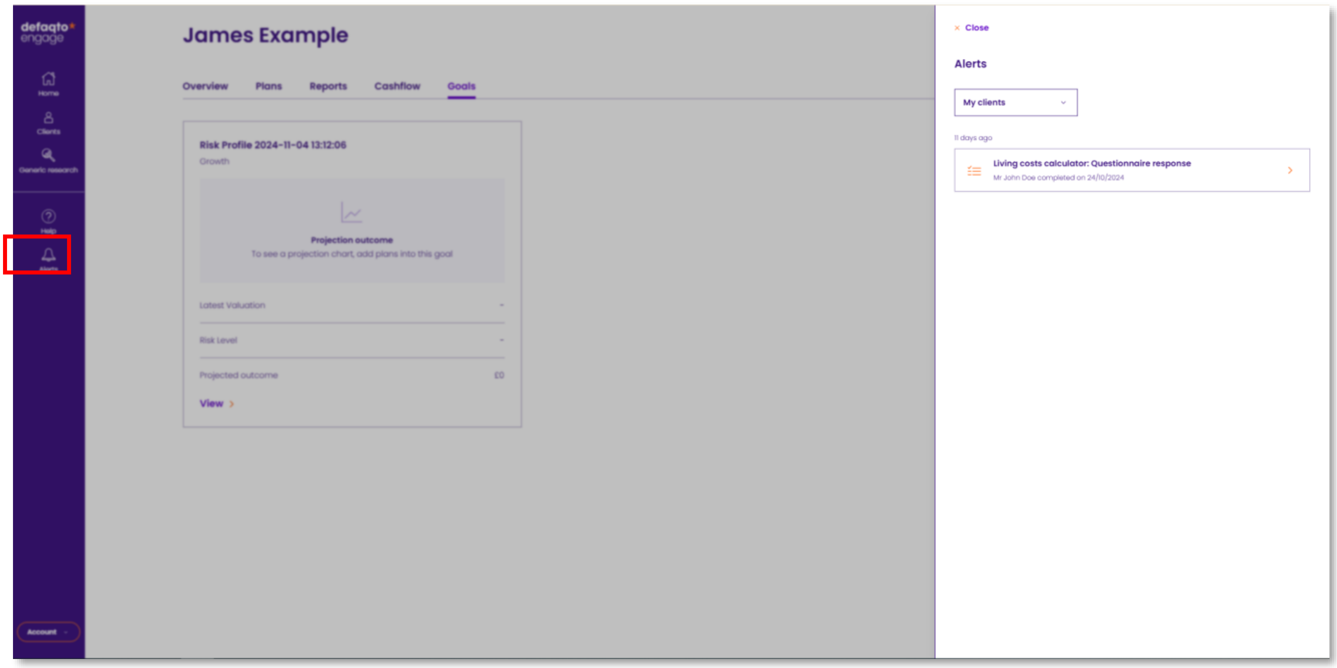
The risk profile has now created a **Goal**.

From within the **Goal,** you can **add plans**, **review the goal** and conduct **risk profiled research.**



Notifications

If you choose to email your client the risk questionnaire (or Generate links and send the links in an email), you'll receive a notification when they've completed a questionnaire. These can be viewed from the **Alerts** button.



Alerts can be turned on from the Account button.