

Financial Personality Questionnaire

First name					
Last name					
Gender					
Age					
Please indicate what describes you best:					
	1	2	3	4	5
Financial Expertise (1: Novice, 5: Expert)					
Retirement Adequacy (1: Not adequate, 5: More than sufficient)					
Investing Experience (1: None, 5: Many years)					

		Strongly disagree	Disagree	Somewhat disagree	Somewhat agree	Agree	Strongly agree
1	Whilst it's always nice to make money, it's more important not to lose it						
2	I am quite composed when it comes to ignoring big swings in the value of my investment						
3	I would be inclined to materially deviate from my investment strategy in response to fluctuating investment values						
4	The concept of making additional contributions into my portfolio when it falls in value makes sense; it simply means that I could be buying good assets at a cheaper price.						
5	I prefer the idea of selling a loss-making asset, rather than retaining it and possibly making even bigger losses						
6	I get a thrill placing my investments in something that could really pay off						
7	I am philosophical and calm about significant losses - as I believe there is a reasonable chance that my investments will bounce back at some stage						
8	I feel the pain of losses far more acutely than the satisfaction of good returns						

		Strongly disagree	Disagree	Somewhat disagree	Somewhat agree	Agree	Strongly agree
9	I don't mind an investment strategy that is somewhat boring. I am more interested in consistency of performance than the risk involved in pursuing high returns.						
10	I don't like the idea of being left behind in the good times just because I was being too cautious						
11	Investing is like life; it's about taking chances – go for it but don't cry over spilt milk later						
12	Capitalising on a small number of high quality investment views is more valuable than simply diversifying and trusting the market						
13	Trying to get market timing right (such as moving in and out of shares) is a costly waste of time						
14	When I hear news about the stock market falling, I fear for the value of my investments						
15	My sense of regret when I miss out on a profit is greater than the regret I feel when I lose money						
16	When I hear alarming news about markets falling, I am happy to step back and leave it to the experts						
17	People who chase hot investments are just trying to keep up with the Joneses – I don't give a hoot!						
18	I would feel more comfortable knowing that my money is being actively managed rather than simply trusting the market						
19	If I lost money in an investment, I would feel a strong sense of regret and would be less likely to take the same kind of risks again						
20	Playing with market timing is risky, you could end up missing out on some spectacular runs						
21	Losing money in investments doesn't stress me out – it's part and parcel of investing						
22	I would be willing to pay an appropriately higher fee to increase the chance of making higher returns.						

		Strongly disagree	Disagree	Somewhat disagree	Somewhat agree	Agree	Strongly agree
23	Investing in risky assets makes me uncomfortable, even though I know I need to take some risk to generate good, long-term returns						
24	People can be too passive when managing their investments – I prefer to take matters firmly in hand and am willing to change my strategy						
25	There is little evidence that investment managers deliver enough extra returns to compensate for the fees they charge						
26	I am attracted to exciting investment propositions, even if the outcome is uncertain						
27	Even though uncertainty stresses me out at times, I am pretty good at sitting tight and riding out the storm						
28	Being comfortable with my investments is more important to me than taking big risks to get big returns						
29	Seeing large fluctuations in the value of my investments would make me feel uncertain and anxious						
30	I would rather experience a moderate gain with a high level of certainty than risk losing money in pursuit of a much bigger gain						
31	It's the thought of the really big stock market crashes that make me anxious about investing						
32	I have no problem paying fees for investment managers with a proven track record						
33	I tend to take a long-term view on investing and find it relatively easy to filter out the “noise” in the media						
34	It would be hard to sit back and do nothing if I saw the value of my investments and the stock market dropping significantly						
35	I don't worry about the potential consequences of poor short-term returns						
36	I am happy to forgo safe returns for the opportunity to really outperform						
37	If one of my investments doubles in a short period; I would rather cash in on my gain than risk losing it						
38	Diversification is a bit of a cop-out; it's for people who are not prepared to back their conviction						