



risktype compass™

Investor Report

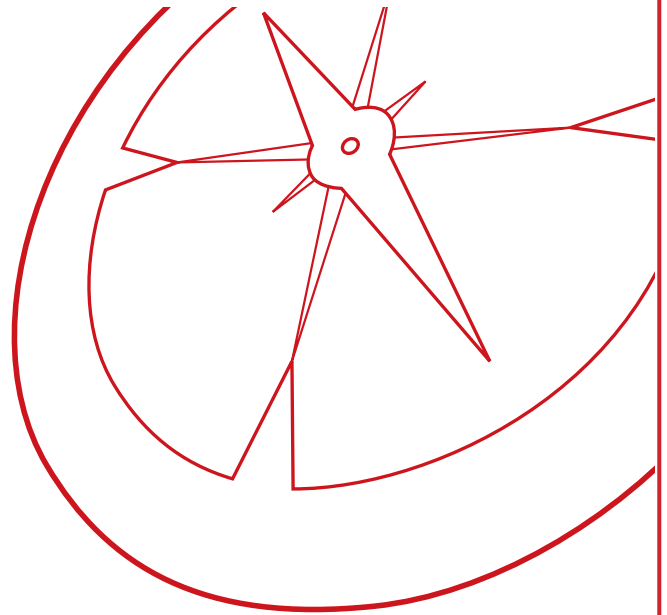


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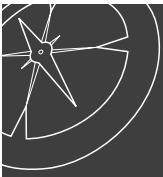
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Introduction

Understanding this Report

Risk is an inherent aspect of the human condition and most occupational roles involve risk in some way or another. The way that individuals respond to risk varies considerably. This Risk Type Compass® report has been designed to help you explore your predisposition to risk and your capacity to manage the risks involved in your environment.

Two key factors determine your approach to risk. Firstly, there are aspects of your natural temperament that will establish your general reaction to any kind of risk or uncertainty (Risk Type). Secondly, experience and personal circumstances will also influence your attitude towards different areas of risk (Risk Attitude). These two factors have been explored through your completion of the Risk Type Compass® questionnaire and everything from page four in this report is based on your responses to those questions.

Risk Type

The Risk Type Compass® assessment places you in one of eight Risk Types. Your Risk Type reflects your temperament and natural disposition with regard to risk – to what extent you are, for example, naturally adventurous and optimistic as opposed to being cautious and anxious about uncertainty, or to what extent you plan things carefully or act on impulse. Risk Type is deeply rooted and will influence how much risk you are willing to take, how much uncertainty you can cope with and how you react when things go wrong.

Risk Attitude

Risk Attitude is focused on the effects of life experience and your personal circumstances and how these also contribute to your risk taking behaviour. Risk Attitude may vary from situation to situation. For example, previous experience with sports might influence your willingness to take recreational risk, as would your age and general health. To give you a feel for how your capacity to deal with different kinds of risk has developed, this report highlights the variability in your Risk Attitude across five important areas of risk-taking.

Risk Behaviour

Taken together, consideration of your Risk Type and Risk Attitude will guide you to a better understanding of your current appetite for risk and allow you to take this into account when discussing work place issues. The key to effective use of this report is to appreciate that Risk Type is deeply rooted and unlikely to change, whilst Risk Attitude will change as a consequence of experience and personal circumstances. This Risk Type Compass® report will give you the opportunity to review and reflect on your risk taking behaviour.





Introduction

Risk Type Definitions

The Spectrum of Risk Types

Ranked according to risk comfort zone

WARY: Shrewd, vigilant, controlling

Ultra sensitive about vulnerability and exposure to risk in any situation, they are zealous about eliminating uncertainty and fervently seek to establish order and control events.

INTENSE: Apprehensive, risk aware, ardent

They invest enthusiastically in people and projects but are alert to the prospect of things going wrong. Feeling strongly about disappointment, they don't make the same mistake twice.

PRUDENT: Systematic, orthodox, detailed

Their primary concern is to establish clarity and order in objectives and processes. They adopt a systematic and methodical approach and seek to eliminate all ambiguity.

EXCITABLE: Enthusiastic, anxious, committed

Decisions are fueled by enthusiasm for exciting ideas and opportunities but tempered by sensitive risk antennae. They may wrestle over decisions but will go in deep once committed.

THE AXIAL GROUP: Balanced, proportionate, conventional

Conservative and equitable, their central position allows a uniquely balanced view and appreciation of the other Risk Type extremes; potentially a mediating influence in any group.

DELIBERATE: Analytical, investigative, calm, business-like

Calm, calculated and sure-footed, they are not easily unnerved, but they test the ground thoroughly and like to do things 'by the book'. They like to plan ahead and be well prepared.

CAREFREE: Audacious, curious, unconventional

They see opportunity before risk and relish the adrenaline of the on-the-fly decision making required in fast moving situations and at times of urgency or change.

COMPOSED: Calm, resilient, optimistic

Strangers to anxiety and dispassionate in their decision making, they deal well with stress and will be a steadying and reassuring influence through challenging times.

ADVENTUROUS: Intrepid, enterprising, undaunted

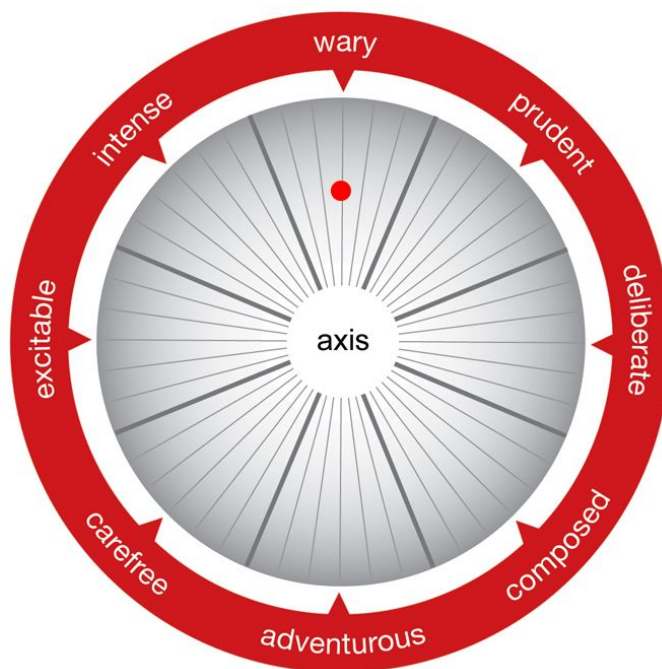
Fearless and confident, they enjoy the excitement of breaking new ground and reaching for ambitious objectives. They will be frustrated by resistance and keen to take things forward.

Your Risk Type: Wary

This Risk Type combines anxiety about risk with a methodical approach and a shrewd and persistent scepticism. The most extreme examples of this type are fearful of uncertainty and ultra sensitive about vulnerability and risk. Strongly attracted to the idea of securing their future but incapable of reassurance, they seem to seek an unattainable ideal. Fearful of failure, they protect themselves by being conservative, prudent and organised.

At a more general level, the Wary Type is cautious, vigilant and pessimistic. Security is always high on their agenda. They will be alert to the risk element of any idea or innovation and dubious about the benefits. Such people have a need for certainty and like to know precisely what they can expect. They are not naturally either adventurous or emotionally resilient but should have a respect for convention and tradition and prefer change to be gradual.

Risk Type descriptions are informed generalisations based on decades of personality research and experienced profile interpretation. While the essence of a type description will be accurate for the majority of those falling into that group, individuals will vary in particular details and in the degree to which type characteristics dominate their overall persona.



How strongly do you reflect your Risk Type?

The marker (●) denotes which of the 8 Risk Types best fits your disposition towards risk. The nearer it is to the outside edge, the more accurate that type description will be for you. For those nearer the centre, their Risk Type will colour their disposition towards risk, but not so intensely. The Risk Type Compass® is a continuous spectrum, with each type sharing some characteristics with its neighbours and with facing types being opposites. This assessment identifies you as a moderate example of the Wary Risk Type.

The following pages will help you to consider your fit with this Risk Type.

Any personality characteristic will have its advantages and its disadvantages, depending on the situation. What works for someone in one context may work against them in another. This page highlights some of the most common benefits and limitations associated with your position on the Risk Type Compass®. The bullet points below will be most characteristic of the more extreme Risk Types - those positioned nearest to the outer edge. Those closer to the Axis will be less influenced by these points. Those falling within the Axis centre circle will be neutral in respect of Risk Type characteristics but there will be particular benefits as well as disadvantages associated with this central position.

Upside tendencies of this Risk Type

The following points highlight the potential benefits for people of this Risk Type:

- This Risk Type is cautious and anxious by nature, and keen to minimise risk
- They will be alert to the potential risks in any idea or proposal
- Conservative and conforming, they tend to comply with rules and procedures
- They like to seek detailed information before making decisions
- They are likely to carefully consider any feedback or advice they may receive
- Enthusiastic and passionate, they invest a lot emotionally in their affairs
- Sensitive about their past mistakes, they will be anxious to avoid repeating them
- Systematic and conscientious, they should have a planned and organised approach

Downside tendencies of this Risk Type

The following points highlight the potential disadvantages for people of this Risk Type:

- This type's cautious approach and emphasis on security may make them indecisive
- They may miss opportunities by taking too long to weigh up the options
- Concerned to do things by the rule book, they may seem reluctant to innovate
- They may seem conservative, inflexible and resistant to change
- Variable in their moods, enthusiasm may easily turn to hostility
- Feeling things strongly, their reactions may be fervent and emotional
- Sometimes they will allow little things to irritate them
- Having high hopes and expectations, they may tend to dwell on past disappointments

The following may also help you to understand your position on the Risk Type Compass® :

Opposite Type: Adventurous

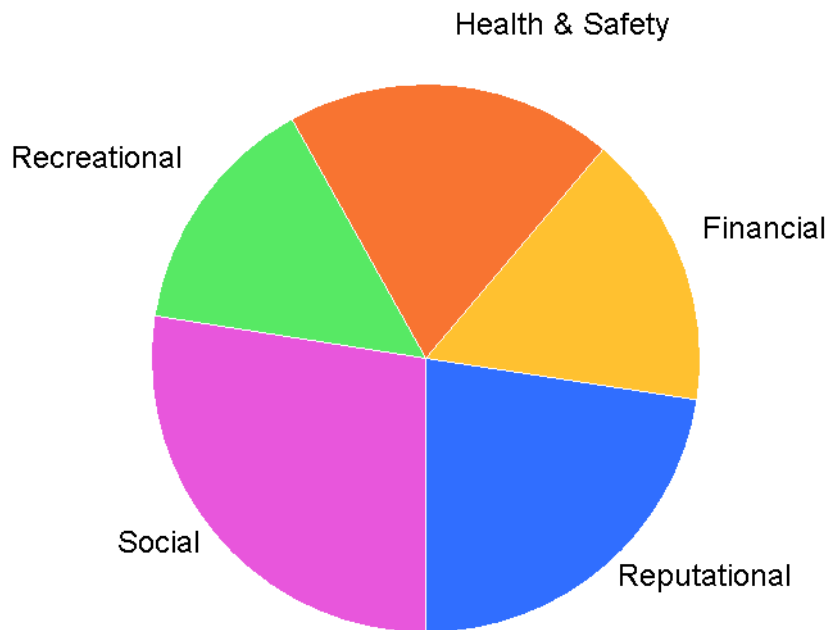
At the root of this Risk Type is a combination of impulsiveness and fearlessness. Extreme examples of this Type are people who combine a deeply constitutional calmness with impulsiveness and a disregard for custom, tradition or convention. They are imperturbable and seemingly oblivious to risk. Their decision-making is likely to be influenced by both their lack of anxiety and their impulsiveness.

Your most prominent characteristics:

The following points identify the most distinct characteristics for you, as defined by your questionnaire responses. They may help you to moderate or elaborate your Risk Type description:

- You may appear wary and cautious, making it difficult for others to win your trust.
- You set yourself high standards and complete tasks to the best of your ability.
- You seem compliant; someone who will respect rules, regulations and authority.
- You like to stick to what you know and may be uncomfortable about change.
- You seem to be a cautious, careful person who likes to minimise exposure to risk.
- You like to think things through and may be uncomfortable doing things 'on the fly'.
- You may tend to dwell on past events and find it hard to put them behind you.
- You have a somewhat wary outlook and are likely to fear the worst.

Risk Type 'anchors' your natural risk disposition and that remains stable over time. Risk Attitude explains variations in your 'risk comfort zone'. These arise because exposure and experience increase awareness and reduce uncertainty. The size of the segments in the graphic represent your comfort with taking risks in that domain. Rather than comparing you to other people, this graphic is about your own preferences. Risk Attitude is something you can, and do, develop.



Key:

Financial: Confidence in making financial decisions and investment choices.

Reputational: Tolerant about behaviours that may offend others' sense of propriety.

Social: Comfortable opening conversations, being in the limelight and addressing groups.

Recreational: Readiness to pursue challenging and potentially dangerous activities.

Health & Safety: Inattentive to matters that may impact on health or wellbeing.

Your Risk Attitude profile

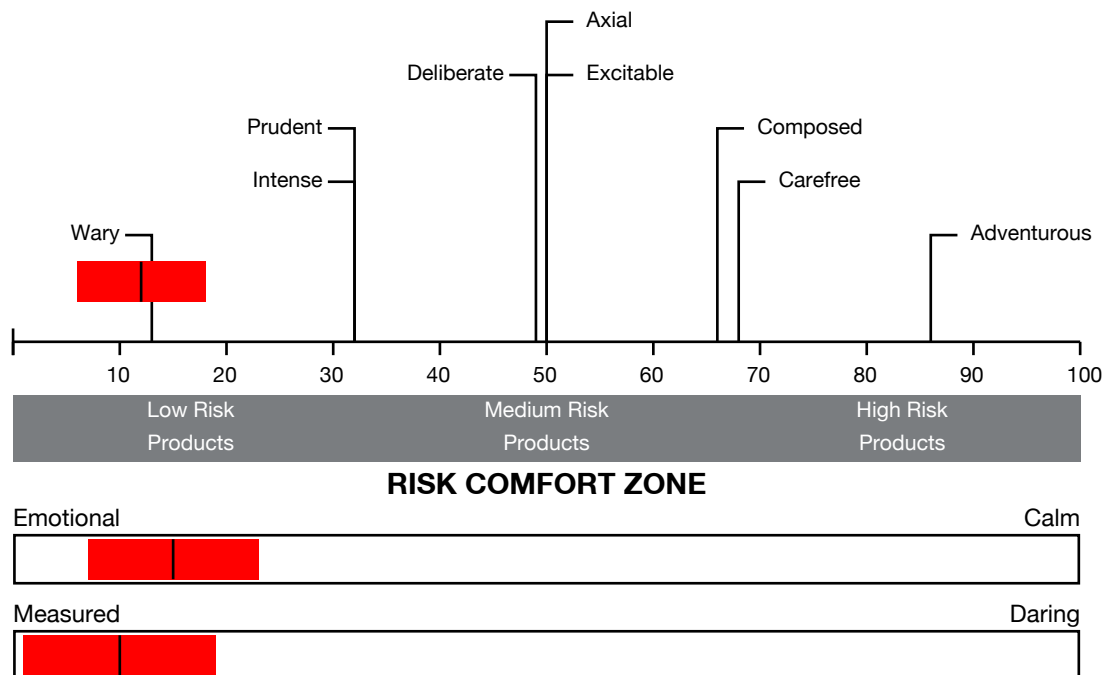
These results suggest that your Risk Attitude will vary somewhat, depending on the situation and the circumstances. It may be that you are happier to take a bit more risk in areas where you have some experience and expertise, or in situations that are not critical in any way.

Of the five areas where Risk Attitude has been assessed, the Social area is the one in which your attitude will most influence the risks you are prepared to take. In social situations you may therefore be prepared to be more flexible and risk-taking than suggested by your Risk Type.

The area where your attitude seems to be most cautious and conservative is Recreational Risk.

The graphics below show your Risk Tolerance Index (RTi) and your position on the two bipolar personality scales from which it is derived. The RTi graphic indicates your overall risk tolerance; your Comfort Zone for dealing with risk. It is positioned amongst markers for strong examples of each of the Risk Types as points of reference. In all three scales, your position is marked as the mid-point in a red bar reflecting the margins of error; a reminder that psychological assessments are estimates, rather than absolute measurements.

The banner under the RTi scale indicates a recommended risk category for financial products. This should be taken as a guide for decision making. Financial products will vary considerably even within these three categories, so your position on the scale and whether you are near the top or bottom of a risk category needs to be taken into account when discussing recommendations with your Financial Adviser.



RTC Global Norm 3.0.0

Summary for: Simon Sample	
Risk Type:	Wary (moderate)
Attitude Variation:	Medium
RTi:	12
Investment Recommendation:	Low Risk

The responses to the items on the Risk Type Compass® Consistency scale indicate that the profile is valid and interpretable.