



risktype **compass**™

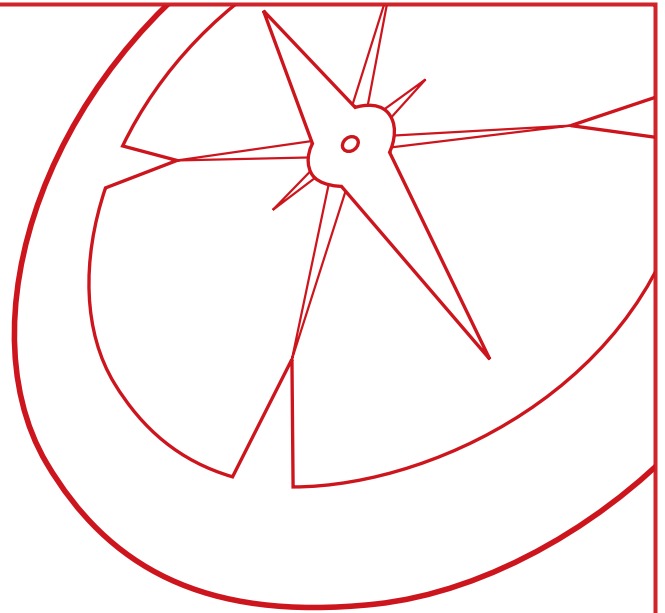
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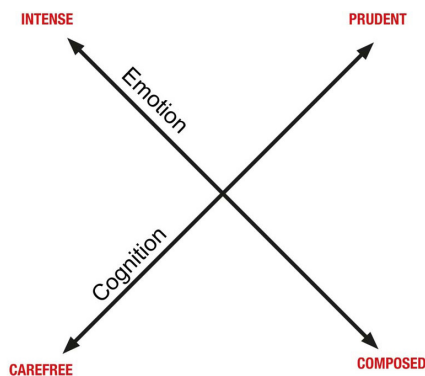


Introduction

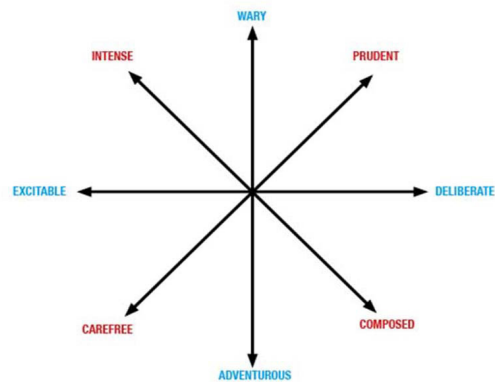
Understanding this Report

Risk Type characteristics are shaped by two features of human nature; Emotion and Cognition. Emotion is concerned with your feelings and intuitive responses; your reaction to threat, insecurity or loss. Cognition is about your 'need to know'; the thinking and reasoning processes used to reduce ambiguity and uncertainty and to make sense of your world. Natural variations in Cognition and in Emotion are reflected in individual differences in risk disposition. Your own position on the Risk Type Compass reflects the interaction between these two neurological systems. To facilitate interpretation and communication, the continuously incremented 360° spectrum of the Risk Type Compass is segmented into eight Risk Types.

1)



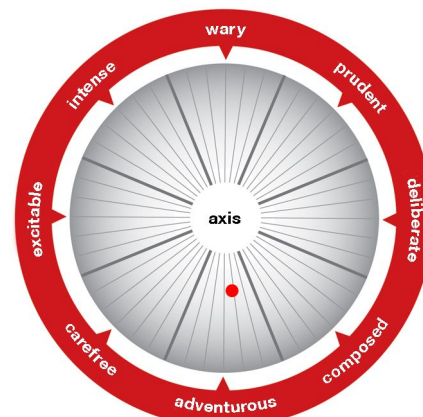
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3)



4)



The two axes each represent one of the neurological systems that contribute to decision making; Emotion and Cognition (1). These scales and the dynamic interaction between them generate eight Risk Types and give them their distinctive and recognisable character (2). The prevalence of Risk Types is remarkably even (3). Scores on the Emotion and Cognition scales position each individual within the compass. The Axial group (10% of the population) have a balanced risk perspective and are effectively neutral in terms of Risk Type influence (4).

Understanding the world of risk is extremely challenging – even to risk experts and professionals. Each Risk Type navigates this complexity using their own internal compass; viewing the world of risk from a different, but often complementary, perspective. This report will assist you in developing a confident, honest self-awareness about the ways you perceive and react to risk and the advantages and limitations implied by your Risk Type. Your unique risk dispositions exert a persistent influence on the decisions you make; a critical factor in your effectiveness and your success. Self-awareness enables personal responsibility and effectiveness in managing those risk dispositions.



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 steady and reassuring influence through challenging times.

ADVENTUROUS: Intrepid, enterprising, undaunted

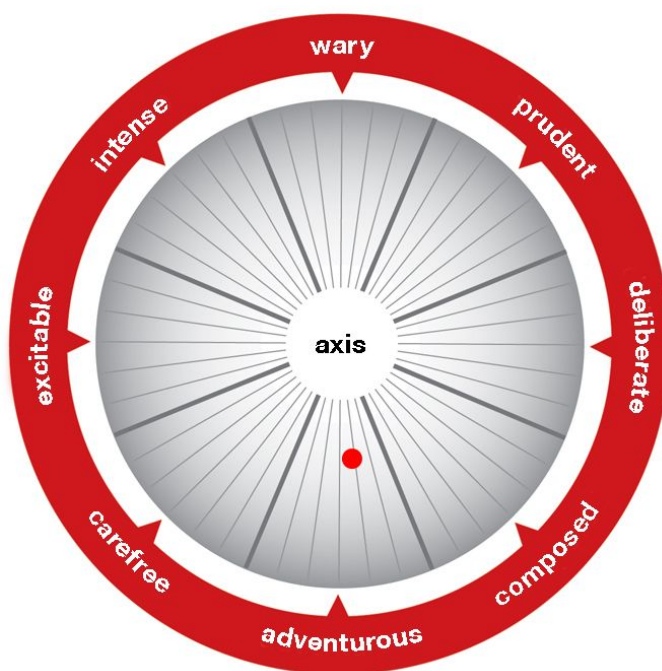
Fearless and confident, they enjoy the excitement of breaking new ground and reaching for ambitious objectives. They will be frustrated by resistance and keen to take things forward.

Your Risk Type: Adventurous

At the root of this Risk Type is a combination of a gung-ho impulsivity and fearlessness. The most extreme examples are people who are neither anxious about risk nor much restrained by caution. They combine impulsivity with a deeply constitutional calmness and are not in awe of custom, tradition or convention. These are imperturbable, intrepid excitement seekers who keep their nerve.

At a more general level, this type are resilient and attracted by excitement. They will be open to new experiences and will deal unemotionally with disappointments and unexpected turns of event. Their positive, upbeat outlook, and desire for stimulating challenges allows them to pursue their adventures with equanimity. Not particularly well organised or prudent, their decision-making is likely to be influenced by both their lack of anxiety and their impulsiveness.

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 **mild** example of the **Adventurous** Risk Type.

Your marker falls close to a type boundary, so it will also be worth reading the neighbouring type description.

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:

- Excited by novelty, this type may welcome radical ideas and new experiences
- Emotionally stable, they remain composed, even in extreme situations
- Taking things in their stride, they are not much troubled by the unexpected
- Not holding grudges, they are straightforward to deal with
- Being optimistic, it seems nothing is impossible, there is always a way
- These people are flexible and able to change course easily
- Their impulsive, freewheeling nature allows them to make quick decisions
- It may sometimes appear that they feel unstoppable
- They assume that their aims must, in some way, be attainable
- Not governed by any rule book, they explore possibilities widely

Downside tendencies of this Risk Type

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

- This Risk Type can be impulsive and capable of rushed decisions
- At times they seem unaware of the level of risk they are taking
- Self-assured but impulsive, they miss vital detail or new information
- They are not always attentive or receptive to advice from others
- They may have a casual approach to rules and procedures
- They can be impatient with bureaucracy and routine tasks
- Their confident dismissal of objections makes them seem arrogant
- Relaxed openness fails to clarify responsibilities and expectations
- Their keenness leads to decisions without adequate consultation
- Their enthusiasm and advocacy for radical change unnerves others

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

Opposite Type: Wary

Characterised by a combination of self-discipline and concern about risk, these are cautious, organised people who put security at the top of their agenda. They are likely to be alert to the risk aspect of any opportunity before evaluating any potential benefits. Ideally, such people like to know precisely what they can expect. This quest for certainty may make it difficult to make decisions. At the extreme they will be strongly attracted to the idea of securing their future but anxious that, however well it has worked for others, something may go wrong in their case.

Neighbouring Type: Composed

At the root of this Risk Type is a high level of composure and self-confidence. This Type is cool headed, calm and unemotional, but at the extreme may seem almost oblivious to risk. Their outlook will always be optimistic and untroubled. These people take everything in their stride, seem quite imperturbable and appear to manage stress very well. They are not particularly impulsive, but neither are they very organised or systematic.

Your most prominent characteristics:

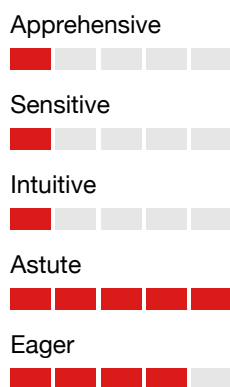
The following points identify the most distinct characteristics for you, as defined by your questionnaire responses. They may help you to moderate or elaborate your Risk Type description:

- You will rarely worry about things unnecessarily, nor easily become apprehensive.
- You seem practical, down to earth and unsentimental.
- You see the importance of basing decisions on facts and logic rather than on your feelings.
- You may appear wary and cautious, making it difficult for others to win your trust.
- You find some rules and procedures tiresome and question the ways things are done.
- You seem to be comfortable in taking risks that would unnerve others.
- You are not easily fazed by events and will generally take things in your stride.
- You are unlikely to be resentful or to dwell on past disappointments.

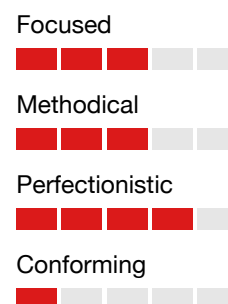
Subtheme Analysis

RTC subthemes provide an additional level of interpretation of any RTC profile. Emphatic examples of a Risk Type are placed close to the outer edge of the compass. Closer to the Axis, it becomes increasingly likely that items from a wider range of subthemes will have been endorsed. This adds important detail to Risk Type interpretation. In the diagram, four groups of subthemes are positioned according to their influence on Risk Type designation. The number of 'bricks' indicates how you responded to items within each sub-theme.

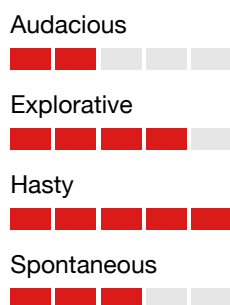
EMOTIONAL



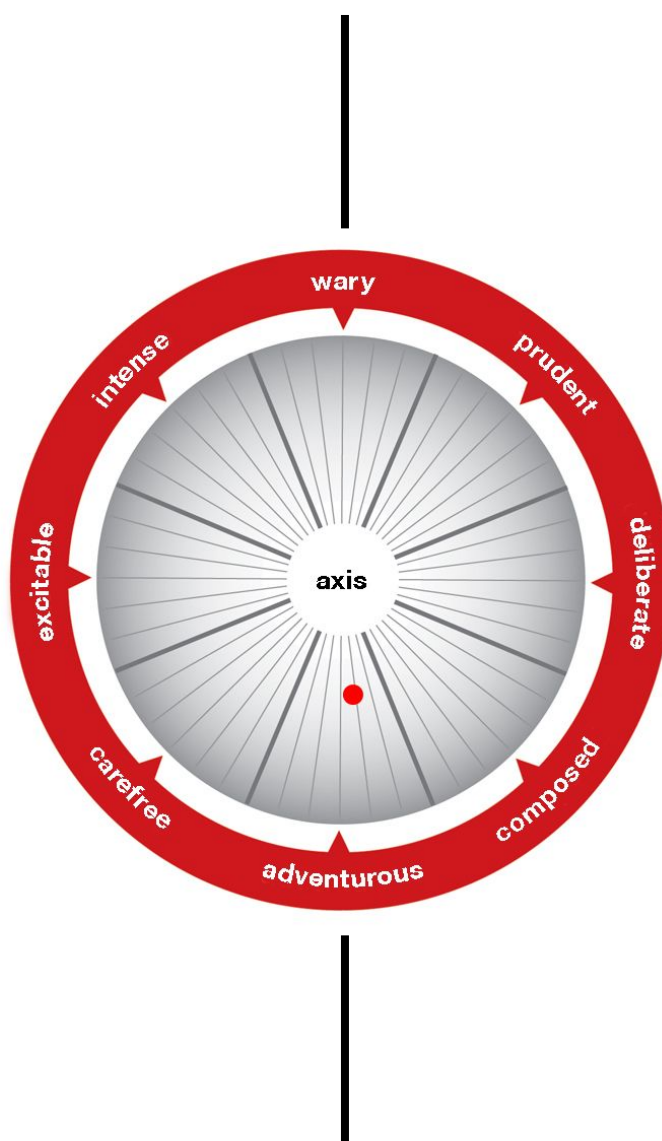
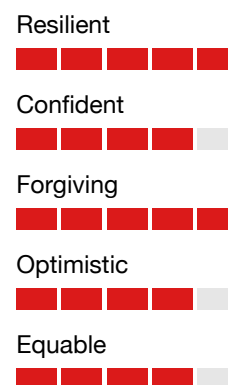
MEASURED



DARING



CALM



Important:

This analysis adds important detail and nuance to Risk Type interpretations. However, it is important not to over-interpret scores that are based on a small number of items. The primary role of subthemes is to contribute to Risk Type designation; this additional interpretation should be regarded as supplementary and qualitative.

Subtheme Interpretation

EMOTIONAL FACTOR

Apprehensive:

Tends to worry about things and to dwell on past misfortunes.

Sensitive:

Emotionally reactive and influenced by the emotions of others.

Intuitive:

Inclined to make decisions based on feelings and intuition.

Astute:

Doubtful of others and wary about their motives and intentions.

Eager:

Easily irritated by delays or interruptions that impede immediate intentions.

MEASURED FACTOR

Focused:

Purposeful, goal-driven and not easily deterred from objectives.

Methodical:

Plans ahead carefully adopting an organised and systematic approach.

Perfectionistic:

Meticulous, detailed, has exceptionally high standards.

Conforming:

Abides by rules, respects superiors and the status quo.

DARING FACTOR

Audacious:

Welcomes change, actively seeks variety and new ventures.

Explorative:

Curious, seeks novelty, thrills and stimulation, enjoys experience for its own sake.

Hasty:

Pushes the limits, tries things on impulse, not always thinking them through.

Spontaneous:

Quick-witted, instinctive and makes decisions 'on the fly'.

CALM FACTOR

Resilient:

Optimistic, tenacious, not easily discouraged, takes feedback positively.

Confident:

Self-assured, poised and projects an image of competence and positivity.

Forgiving:

Doesn't harbour resentment, gets over incidents and moves on quickly.

Optimistic:

Displays an upbeat and positive mindset, turning problems into opportunities.

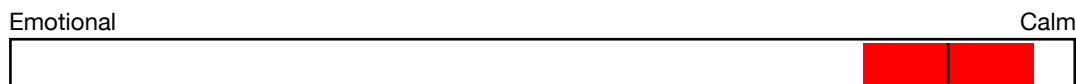
Equable:

Steady, level-headed, consistent and predictable in their mood.

The graphics below show your position on the two bipolar personality scales, the Risk Stability Index and the Risk Tolerance Index

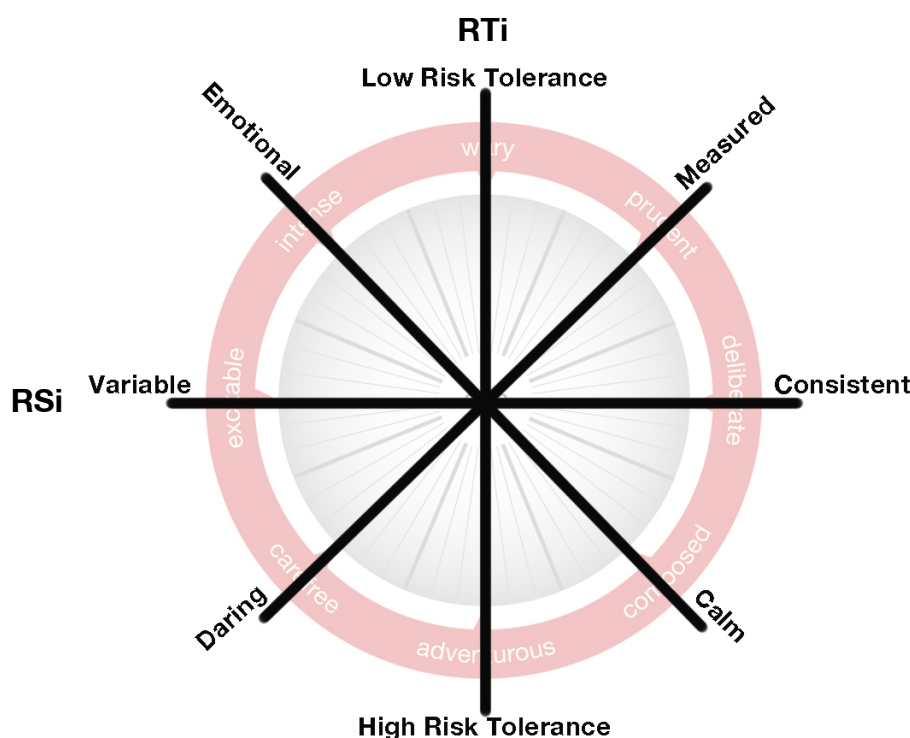
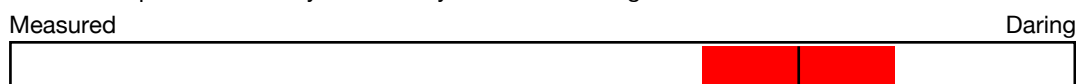
The Emotional:Calm Scale

This Scale represents your Emotional sensitivity to Risk. Emotion is concerned with your feelings and intuitive responses; your reaction to threat, insecurity or loss.



The Measured:Daring Scale

This scale represents your Cognitive approach in terms of the desire to fully understand the issues, situation or implications of any decisions you will be making.



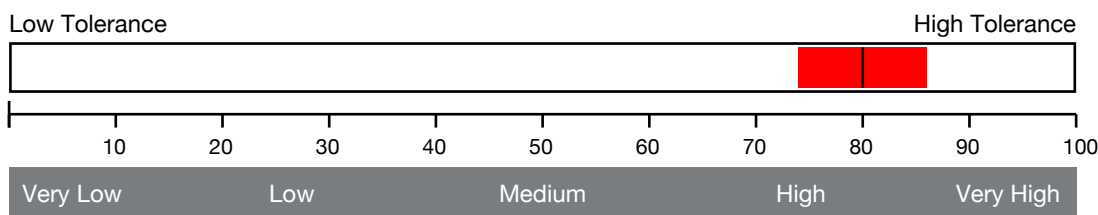
Risk Stability Index (RSi)

The RSi is incremented horizontally across the centre of the compass. It reflects the tension between the Emotional and Cognitive components of your profile. Lower RSi scores suggest a greater degree of variability in decision making. Higher RSi scores suggest greater consistency and predictability.



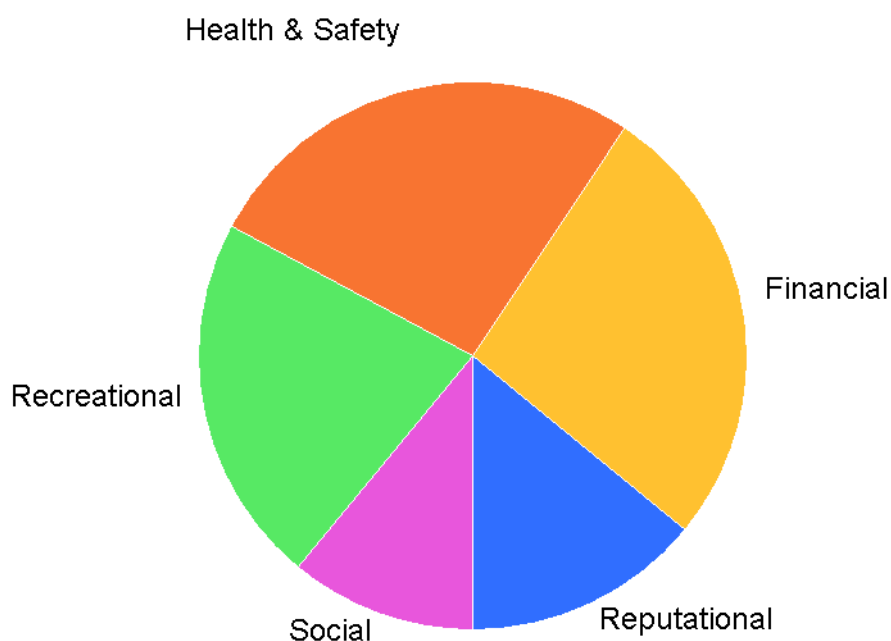
Risk Tolerance Index (RTi)

The RTi is incremented along a line from top to bottom of the compass. Lower RTi scores suggest lower risk tolerance and greater sensitivity to risk and uncertainty. Higher RTi scores suggest a comfort zone that embraces higher levels of risk and uncertainty.



RISK COMFORT ZONE

The size of the segments in the graphic represent your comfort with taking risks in each domain, *at this point in time*. Risk perception is always subjective and we continually recalibrate it in line with our experience, exposure and developing skills. Events are most challenging when new or unexpected. We extend our capacity for risk taking as we 'master' the challenges and uncertainties in particular domains. Although your risk dispositions remain stable over time, in effect, familiarity extends your 'comfort zone' and your competence.



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 be quite variable, influencing the amount of risk you are prepared to take in different situations and circumstances. It is not unusual for people to be more comfortable taking risks in areas where they are on familiar territory, where they have experience and expertise, or in situations that are not critical in any way. However, this variability of attitude will have a moderating effect on the way that one's Risk Type plays out in different environments.

Of the five areas where Risk Attitude has been assessed, the Financial and Health and Safety areas are the ones in which your attitude will most influence the risks you are prepared to take. In some matters of finance and matters of health and safety 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 Social Risk.

| | |
|--|----------------|
| Summary for: Sam Sample | |
| Risk Type: Adventurous (mild) | |
| Attitude Variation: High | |
| RTi: 80 | RSi: 57 |
| Comfort Zone: High Risk | |
| The responses to the items on the Risk Type Compass® Consistency scale indicate that the profile is valid and interpretable. | |
| RTC Global Norm 3.0.0 | |