



<b>1</b>	You are a very conservative investor, and are only willing to accept a very moderate risk to your investment. You understand that the potential for growth is small and over the long term inflation may reduce the real value of your money.
<b>2</b>	You are a fairly conservative investor, you are seeking to minimise the effects of inflation and do not need access to all of your capital and are prepared to invest a proportion of your assets over the medium to long term.
<b>3</b>	You are a cautious investor and are looking for an investment where the return over the long term is expected to outperform cash deposit accounts although you do not wish to expose a large proportion of your investments to shares. You do not need to have access to your funds and are considering investing for the medium term.
<b>4</b>	You are a cautious to realistic investor and you are looking for a balance between risk and reward. You are happy to have a proportion of your investments linked directly to the stockmarket or commercial property, you do not need access to your funds and are prepared to invest for the medium term, ie five years plus.
<b>5</b>	You are a realistic investor investing for the medium to long term and understand that your portfolio will have a slightly more aggressive approach in its investment strategy. You are willing to accept that the value of your investment will fluctuate in value.
<b>6</b>	You are a realistic to aggressive investor, and wish to include a higher proportion of equities in your portfolio. You will be taking a long term view of your investments with this approach (ie five to seven years).
<b>7</b>	You are an aggressive investor and are willing to accept a high level of risk on your investment in order to achieve higher growth potential in the longer term. You understand that this approach will increase the risk of large fluctuations in the value of your investment. You are prepared to invest over the medium to long term (seven to ten years).
<b>8</b>	You are a speculative, experienced investor, you are seeking to have a more aggressive growth strategy over the longer term (ie ten years plus). You do not need immediate access to your funds and understand that your portfolio may be subject to a high degree of fluctuation in value.
<b>9</b>	You are a very speculative and experienced investor, you are investing for the long term (ten years plus) and are prepared to accept a high degree of risk in order to seek very high growth potential. You are willing to accept sharp day to day fluctuations in the value of your investments and the risk of losing some or all of your capital.
<b>10</b>	You are an extremely speculative and experienced investor, your portfolio will consist entirely of equities on the basis of a high risk high return strategy, you are also investing over the longer term (ten years plus), you also accept that you have a higher likelihood of losing some or all of your capital in the process.