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## **FinaMetrica Risk Tolerance Test Slashed to \$4**

**ATLANTA** (Sep 1, 2015) – FinaMetrica, a leading global provider of investment suitability tools, announced today that it has slashed the price of its psychometric risk tolerance test for US consumers in September. Investors rattled by the recent market volatility can quickly gauge how much risk they might be able to handle.

FinaMetrica co-founder Paul Resnik said the current market conditions could be the start of a steeper correction, with the bull market well overdue for a taming. By the time the bad news is 'top of the news' it often too late for investors to manage their emotions, or their portfolio.

“The cost of our risk tolerance test has been deeply discounted to \$4 from \$40 for US subscribers until the 30 September 2015 as FinaMetrica is committed to helping consumers make better financial decisions during these challenging market conditions,” Mr Resnik said.

“The 25-question test takes just 10 to 15 minutes to complete. Investors will then immediately be able to see their personal risk profile report, which is intended to help them better understand themselves and the investments that suit their risk appetite. Click [here](#) to take your test.

“Don’t delay because whether you invest for yourself or you’re in a couple, it’s important to understand your appetite for risk and how different you are from your partner. Individuals typically can't objectively assess their own tolerance, so our test is a useful tool in helping investors make more informed decisions about their investments,” he said.

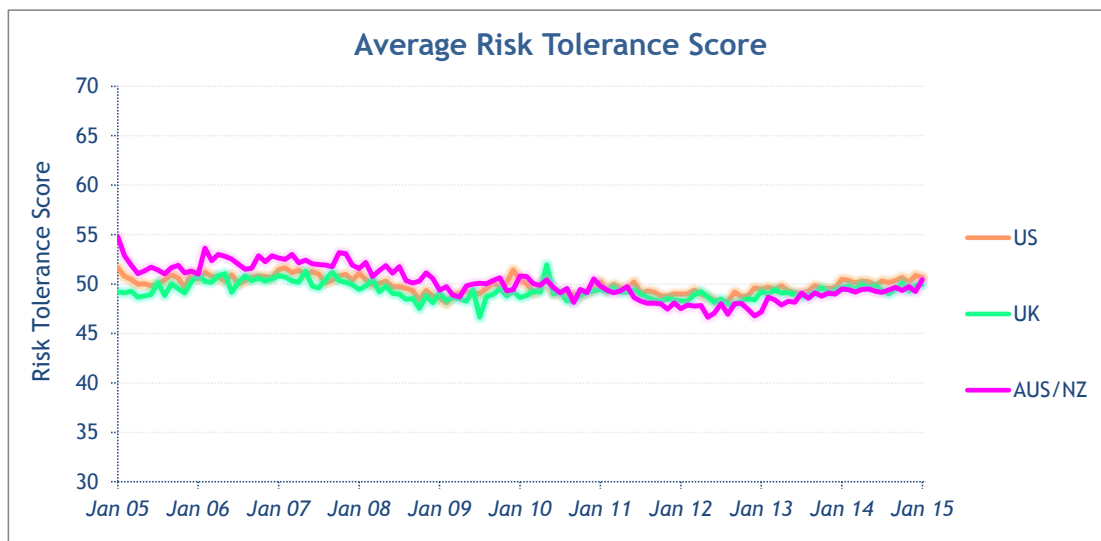
“If you have a partner with whom you make financial decisions, you might wish to ask them to do their own assessment and then compare your individual reports. Most investors have unique ways of dealing with financial matters and the comparison will give you the opportunity to discover and talk about any differences in your investment risk preferences,” Mr Resnik said.

The scientific discipline of psychometrics was developed to make personal traits such as risk tolerance measurable. Individuals vary widely in how well they tolerate financial risk, which is a largely an inherent psychological trait.

“Some investors don’t like risk so they stick to investing in term deposits, no matter how low the returns. Others swear by shares, even if they have been knocked about by previous losses. Many people insure their home and contents but not their life. We all differ in how we manage and protect out finances,” Mr Resnik said.

“If you have a portfolio mix that you agreed to with your advisor when you were in a calm and rational state, then now that markets are volatile is unlikely to be a good time to change that allocation. If markets boom, you might view this as an opportunity to take profits and when markets drop buy into the correction. You should rebalance your portfolio in a regular and disciplined manner,” Mr Resnik said.

“The important point to understand is that your risk tolerance is generally stable over time and doesn’t tend to fluctuate with changing markets. What changes as markets move is typically investors’ risk behavior driven by their perceptions of risk, not their risk tolerance. Notice from the chart below how little it changed through the market crash of 2007-08.”



### About FinaMetrica

FinaMetrica specialises in risk tolerance and investment suitability. The FinaMetrica risk profiling system is based on a psychometric test of personal financial risk tolerance. Psychometrics, a blend of psychology and statistics, is the scientific discipline for testing attributes such as risk tolerance. Launched in 1998, the system is now used by 5,500 advisors in 23 countries in seven languages. To date, more than 850,000 tests have been completed. The FinaMetrica system enables advisors to make valid and reliable assessments of their clients’ risk tolerance, incorporate those assessments into the financial planning process and explain risk more meaningfully. More information: [www.riskprofiling.com](http://www.riskprofiling.com).