

Client Investment Profiler

Your Attitude to Investment Risk & Reward

Please read everything carefully before completing your answers. You should answer the questions according to your own feelings and expectations. Your resultant **Investor Profile** will form the basis of our Advice and Recommendation to you. This is an integral and important part of our service to you.

What is your Attitude to Investment Risk & Reward?

Risk of loss is an integral part of investing for gain. The objective therefore is to minimise the risks and maximise the gains. The purpose of good **Investment Planning** is to strike the right balance between achieving the gains you are looking for whilst taking a degree of risk with which you are comfortable.

We call this **Investment Profiling** and achieve it by working through a certain process as follows.

First and foremost, we need to understand and agree your **Personal Investor Profile** which is based upon both facts and feelings. How much money would you like to make; and how would you react if it temporarily or even permanently devalued? This form is intended to help establish your Personal Investor Profile, and thus to build an appropriate Investment Strategy.

The second stage of the process is **Asset Allocation**. This introduces investment diversification across the different Asset Classes of **Cash, Fixed Interest Stocks** (Government Gilts & Corporate Bonds), and **Equities** (Company Shares). When mixed together in a calculated ratio, these different Asset Classes form the basis for creating an appropriately **Balanced Investment Portfolio** for you.

The next stage is Investment Selection. Here we research and select appropriate Investments for you which will usually include a combination of Cash Deposits, Collective Investment Funds, and Direct Assets such as Gilts, Bonds, and possibly Company Shares.

Both Asset Allocation and specific **Investment Selection**, may not always include all possible components, and may also vary from time to time in accordance with your Investment Objectives and Attitudes, and also in response to changes in the prevailing Investment Market conditions.

The final stage is to implement your **Investment Strategy**, and to maintain it going forwards. This involves making the Asset Purchases, and placing them within an appropriate wrapper such as an **ISA, Investment Bond, or Pension Plan**. There are many different Investment Products to suit different applications, so a well informed and purposeful investment selection is vital in order to help achieve the right result.

Nowadays, the implementation and ongoing maintenance is usually carried out via an **Investment Platform**. This is a third party service which provides us with online integrated functionality for the buying, selling, management, and maintenance of all your **Savings & Investments**.

At this point, the process repeats itself, again and again, with your own Investment Profile and Objectives always being at the centre of the wheel, as we **Review & Maintain** your **Savings & Investments**.

My Investment Needs & Objectives

Please answer **ALL** questions according to your own preferences and attitudes. The asterisked questions * should be answered on a scale of **1 (Low)** to **3 (High)**. Answer all other questions with **Yes, No, or N/A**.

Safety *	I am more concerned about Preserving the future value of my existing capital than making an investment gain?	
Reward *	I am more concerned about making an overall Gain than just maintaining the daily capital value?	
Inflation *	My investments need to keep pace with Inflation ?	
Risk *	I accept that the value of my investments will fluctuate from time to time; and the future redeemable value is not guaranteed.	
Volatility *	I am prepared to accept short-term valuation losses , in return for longer-term gains?	
Capital *	I am mainly interested in achieving a Capital Sum ?	
Income *	I am mainly interested in achieving a Regular Income ?	
Time	I need to achieve my investment objectives by a certain Time or future Life-Cycle/Event ?	
Purpose	My target Time or future Life-Cycle/Event is...?	
Affordability	My Savings are surplus to my immediate Income Requirements , and do not deprive my Lifestyle?	
Emergency Funds	My Investments are surplus to my Cash Reserves , and would not be needed immediately?	

Needs & Objectives Summary by IFA

Cautious	Capital Preservation	
Balanced	Moderate Return	
Adventurous	Gainful Investment	

My Investment Attitude

Investor Profiling

As stated above, **Investment Profiling** is a personal assesment of what you want to gain, balanced against the potential loss you are able to endure , over an expected period of time.

Please now consider the **Investor Profiles** listed below, and score the 3 profiles closest to you - ranging from **1 (Low)** to **3 (High)**, together with a '**Green Investor**' question if applicable.

Please remember when completing this section, that there is no such thing as **Risk Free** or **Total Return** in the real world. Even cash itself maybe at risk of default, or erosion by inflation. Therefore, do not assume that Stock Market Investments are always risky, and should be avoided. It is entirely possible, and indeed usual, to create a **Balanced Investment Profile** using a combination of **Cash, Gitls, Bonds, and Equity Shares**.

Cautious	<input type="text"/>	I prefer investments with almost no capital risk. I am mostly interested in preserving my original capital value in line with inflation.
Conservative	<input type="text"/>	I accept a small amount of capital risk. I want to make an investment gain which will exceed the rate of inflation.
Moderate	<input type="text"/>	I place a reasonable emphasis on both capital security and investment gain. I want to make a fair profit from my investment.
Adventurous	<input type="text"/>	I am looking for an above average investment gain, and have an equal tolerance to loss. I will accept a higher level of risk in favour of higher returns.
Speculative	<input type="text"/>	I am looking for considerable investment return, and can accept the corresponding risk. My primary focus is on maximum investment gain.
'Green Investor'	<input type="text"/>	I have a preference for Investing Ethically? I would like to invest on this basis: <ol style="list-style-type: none">1. As a coincidence of standard investment strategies2. Whenever reasonably possible3. At all times

Risk/Reward Summary by IFA

Cautious	<input type="text"/>	Capital Preservation
Balanced	<input type="text"/>	Moderate Return
Adventurous	<input type="text"/>	Gainful Investment

My Investment Proficiency

Please answer the following questions to indicate your understanding of, and confidence in managing your own investments. Please answer using a numerical range from **Nil** up to **3**. The purpose of identifying your level of **Investment Proficiency** is to enable us to provide you with an appropriate level of Investment Service.

Knowledge

Do you have any **investment knowledge** that you would rely upon in your Initial Investment decision making process, or ongoing Investment Management?

Experience

Do you have any **investment experience** that you would rely upon in your Initial Investment decision making process, or ongoing Investment Management?

Skills

Do you have any **investment expertise** that you would rely upon in your Initial Investment decision making process, or ongoing Investment Management?

Investment Profile Summary by IFA

Cautious

I prefer investments with almost no capital risk. I am mostly interested in preserving my original capital value in line with inflation.

Balanced

My investment preference is to achieve moderate growth in excess of inflation, in return for moderate risk.

Adventurous

I am willing to accept a reasonably higher degree of risk and fluctuating value in return for some equally higher investment return.

Please use the space below to tell us anything further that you think is important or might help us to provide you with suitable **Investment Advice**...

Client Declaration

Please now sign and date this form, when you have completed it as you consider appropriate; and return it to us either by email or post. Thank you.

Your Name:

Signature:

Date:

Partner's Name:

Signature:

Date: