



Client Investment Profiler

Your Attitude to Investment Risk & Reward



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Please read these pages 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 Investment Advice and Recommendations to you. This is therefore an important part of the whole Advice Process.

If you are Investing Jointly, as either a Couple or Family, then you can choose to have either just a **Single Investor Profile**; or if you prefer, to have **Multiple Investor Profiles** to be applied on an appropriate amalgamated basis. Multiple Investor Profiles require each person or persons to complete their own Profiler please and thank you.

What is your Attitude to Investment Risk & Reward?

The risk of loss is an integral part of investing for gain. The objective therefore is to minimise the risks and maximise the gains. Accordingly, **Investment Planning Advice** seeks 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 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 is a generic application, and introduces investment diversification across the different Asset Classes of **Cash, Fixed Interest Stocks** (Gilts & Bonds), and **Equities** (Managed Funds & Company Shares). When mixed together in a calculated ratio, these different Asset Classes form the basis of creating an appropriately **Balanced Investment Portfolio** for you.

The next stage is **Investment Selection**. This is a commercial application, whereby we research and select specific appropriate Investment Holdings for you, which will usually include a combination of Cash Deposits, Gilts & Bonds, Collective Investment Funds, 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 Product/Wrapper such as an **ISA, Personal Pension, or Investment Trust**. 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.

Please feel free to ask us to help you with the completion of this document if required.

Your 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** (Minimum) to **10** (Maximum). Answer all other questions as applicable.

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

Your Investment Attitude

As stated before, **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 each Profile ranging from **0** (Minimum) to **10** (Maximum), together with a Green Investor score 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**.

Conservative

I accept a small amount of capital risk. I want to make an investment gain which will exceed the rate of inflation. Conservative Investors may typically expect an Annual Investment Return of 1.5% to 3%

Moderate

I place a reasonable emphasis on both capital security and investment gain. I want to make a fair profit from my investment. Moderate Return Investors may typically expect an Annual Investment Return of 3.5% to 5.0%

Adventurous

I am looking for an above average investment gain, and have an equal tolerance to loss. Adventurous Investors may typically expect an Annual Investment Return of 5.5% to 7.0%

Speculative

I am looking for considerable investment return, and can accept the corresponding risk. Speculative Investors may typically expect an Annual Investment Return of 7.5% to 8% onwards.

Green Investor

I have a preference for Investing Ethically, and I would like to invest on this basis.

Your 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 **0** 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.

Understanding

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

Ability

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

My Investor Profile Summary

Once we receive your completed Investment Profiler, we'll enter this information into the algorithmic program which will compute your overall Investor Profile being detailed in the box below. You'll then receive this back from us for final confirmation.

This will by no means be cast in stone, and may vary in accordance with what and why you are investing, the time frame, and any changes to your Attitude to Risk and Reward .

We encourage you to update this Investment Profiler whenever your circumstances or outlook changes, and accordingly, we will send this document to you on periodical basis, for you to complete and return to us.

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.

1st Investor Name:

2nd Investor Name:

1st Investor Signature:

2nd Investor Signature:

Date Signed:

Date Signed:

Investment Risk Warning

Generally, all Savings & Investments involve some degree of risk. This includes that, the Capital Value of Investments and the Income derived from them, can go down as well as up, and is not guaranteed at any future time.

Exactly what you get back will depend upon Investment Performance, both in terms of Capital Value and Investment Income, at any given time.

Whilst Past Investment Performance is a useful guide when making appropriate selections, it is not in itself a promise of what will happen in the future; and is in not any form of Performance Guarantee.

You should also be satisfied, as far as is possible, that you understand the nature and purpose of any Investments you make, and that they are suitably aligned to your own attitudes and intentions.

Last but not least, all Investment & Savings Products are subject to their own respective Taxation Rates & Allowances in accordance with HMRC. Any such Tax Legislations are subject to change at the discretion of HMRC.

Whilst we will endeavour to do our very best for you as your Independent Financial Advisor, we may not be held liable for any Investment Loss as a result of Negative Investment Performance.

We do however, guarantee that our overall Investment Advice & Recommendations will be in your very best interests, and will be in full accordance with our Professional Standards & Regulatory Requirements.