

Client Investment Profiler

Your Attitude to Investment Risk & Reward

Please read these 4 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 advice and recommendation to you. This is an important element of the Investment Advice Process.

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 feel 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 own **Investor Profile** which is based upon both numbers and feelings. How much money would you like to make; and how would you react if it temporarily took a nose dive? This form is intended to help us establish an Investor Profile for you; and thus an appropriate Investment Arrangement.

The second stage of the process is **Asset Allocation**. This introduces investment diversification across the different Asset Classes of **Cash** (Money Markets), **Government Gilts & Corporate Bonds** Fixed Interest), **Property** (Commercial Land & Buildings, 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 as an individual.

The next stage is **Portfolio Construction**. Here we research and select appropriate Investment Securities for you which will usually take the format of **Collective Investment Funds**. There are more than **4,000** different **UK Authorised Investment Funds** spread across the above Asset Classes and broadly subdivided into some **30** further Investment Sectors as defined by the Investment Management Authority (IMA). Thus the possibilities for making either a right or a wrong choice are enormous.

The final stage is to implement your investment. This can be achieved either directly, such as a Bond or Share Certificate; or indirectly via an appropriate facility such as an Investment Wrapper including a **General Investment Account, ISA, Investment Bond, or Personal Pension Plan**. There are many different investment products to suit different applications; so a well informed and purposeful selection is vital in order to help achieve the right result.

Last but very much not least, your investments can either be administered and maintained directly, which may be a painstaking piece by piece task; or indirectly via a master holding account such as an **Investment Platform**, which is usually accessed online and enables considerably enhanced investment intelligence, proactive capability, and reporting functionality.



Your Investment Needs & Objectives

Please answer **ALL** questions in full according to your own preferences and attitudes. The asterisked questions * should be answered on a scale of **1** to **5**, where **1** is your **Lowest** score, and **5** is your **Highest**. You may use the same numbers more than once. 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?	<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 or future Lifestyle/Event ?	<input type="text"/>
Purpose	My target Time or future Event is...?	<input type="text"/>
Affordability	My Investment Savings are surplus to my immediate Income Requirements , and do not deprive my Lifestyle?	<input type="text"/>
Emergency Funds	My Investment Capital is surplus to my contingency Cash Reserves , and would not be needed immediately?	<input type="text"/>

Your Investment Attitude

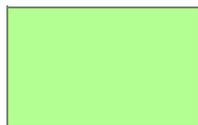
Investor Profiling

Investment Profiling is a personal assesment of what you want to gain, balanced against the potential loss you are able to put up with , over an expected period of time. This assesment is expressed on a scale ranging from **1** to **5**, where **1** is your **Lowest** score and **5** is your **Highest**.

Please now consider the **Investor Profiles** listed below, and give **each** one a score ranging from **1** to **5**, including the **Green Investor** question if applicable to you.

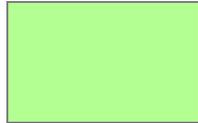
Please note carefully, that when completing this section, there is no such thing as 'No Risk' in the real world. Even Cash is at risk of Default and/or Erosion by Inflation. Therefore, do not assume that Stock Market Investments are always risky, and should be avoided. It is entirely possible, and usual, to create a 'Balanced Investment Profile' using Cash (Deposits), Gilt & Bond Stocks (Fixed Interest) and Company Shares (Equities).

You may also find it helpful to refer back to the **Investment Risk & Reward Models** on page *CIP1* before completing your answers to this section.



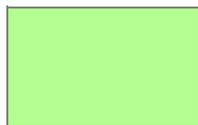
Cautious

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



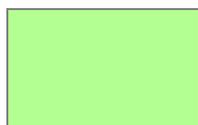
Conservative

I accept a small amount of capital risk. I want to make an investment gain which will exceed the rate of inflation.



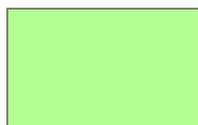
Moderate

I place a reasonable emphasis on both capital security and investment gain. I want to make a fair profit from my investment.



Adventurous

I have an above-average appetite for investment gain, and an equal tolerance to loss. I will accept a higher level of risk in favour of higher returns.



Speculative

I am looking for considerable investment return, and can accept considerable risk. My primary focus is on maximum investment gain.



'Green Investor'

I have a preference for Investing Ethically? I would like to invest on this basis: **1.** At all times **2.** Whenever reasonably possible? **3.** As a coincidence of standard investment strategies.

Your Investment Proficiency

Please answer the following 3 questions to indicate to us your understanding of and confidence in managing your own investments. We would suggest you answer as either **None**, **Some**, **Moderate**, or **Considerable**. The purpose of identifying your level of **Investment Proficiency** is to help you in the most appropriate way.

Knowledge

Do you have any investment knowledge that you would rely upon in your decision making process?

Experience

Do you have any investment experience that you would rely upon in your decision making process?

Expertise

Do you have any investment skills or resources that you would rely upon in your decision making process?

Client Notes:

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...

Please sign and date this form, when you have completed it as you see fit; and return it to us at your earliest convenience. Thank you.

Your Name:

Signature: x

Date:

Partners Name:

Signature: x

Date: