

Adviser

Client

**Please check one box only for each question**

## Your investment time-frame

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1 How long do you expect this money to be invested, before you need access to it?

- Under 2 years
- Between 2 years and 5 years
- Between 5 years and 10 years
- 10 years or more

2 Once you begin to disinvest this money, how long will you need it to last?

- I will disinvest it all at once
- Less than 2 years
- Between 2 years and 5 years
- Between 5 years and 10 years
- Over my lifetime or 10 years or more

## Your investment profile

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3 How familiar are you with investment matters?

- Very limited knowledge
- Moderate knowledge
- Reasonably extensive knowledge
- I am an expert

4 What is your main aim when considering an investment?

- Protecting the capital value, even if it means low total returns
- Beating inflation by a moderate margin
- A high total return and not too concerned about short term capital loss
- A very high total return with limited regard for short term capital loss

5 After you invest this money if its value were to drop by 20% in the space of a few months, which of the following would best describe your reaction? Would you:

- Sell most of the assets to limit further losses
- Start to have sleepless nights
- Do nothing, accepting that markets can fall and hope for a reversal in due course
- Invest more money into the depressed markets where there are suitable opportunities

6 How long will the regular income you enjoy from other sources, not related to this investment, e.g. salary, pension, other investments last?

- Less than 2 years
- More than 2 years but less than 10 years
- More than 10 years or my lifetime
- I have no other regular income

7 The additional income you enjoy from other sources, when compared to the proposed investment is:

- Not very significant
- Of comparable value
- Of much greater value

Your risk tolerance

8 One important aspect of investing is at least to maintain an investment's real value compared to the cost of living (inflation). Do you expect the annual return from this investment to:

- Accept returns below inflation
- Beat inflation by between 0% and 2%
- Beat inflation by between 2% and 4%
- Beat inflation by more than 4%

9 It is suggested to you by a friend that high returns can be achieved by borrowing money and investing into a 'speculative' investment. A speculative investment tends to offer the potential for high return but at the cost of taking more risk. Would you:

- Follow the advice without hesitation
- Be tempted but would seek professional advice
- Totally dismiss as far too risky

10 Do you consider your attitude to financial risk to be:

- Very much more speculative than average
- Quite adventurous
- About average
- More risk averse

11 If you were offered a potential investment opportunity that was described as 'a bit risky but could have great potential', what would your first thoughts be?

- This could be a dangerous thing to do
- The returns will be uncertain
- This could be an opportunity to achieve high returns

12 Which of the following five hypothetical investments would you be most comfortable with?

	Average return %	Best year return %	Worst year return %
<input type="checkbox"/>	1	4	-2
<input type="checkbox"/>	2	12	-8
<input type="checkbox"/>	3	19	-13
<input type="checkbox"/>	4	25	-17
<input type="checkbox"/>	5	35	-25

Client name

Date

Client signature