

INVESTMENT KNOWLEDGE & EXPERIENCE

Before making any recommendation, it is important that we determine that you have the necessary level of knowledge and experience in order to fully understand the risks involved in any transaction we may arrange or recommend for you or in the management of your portfolio. Therefore, please accurately complete the following assessment.

1. Which of the following best describes your knowledge and experience? (Select one box only)

Very limited investment experience & knowledge

You have very limited investment experience and monies are predominantly held in Bank or Building Society deposit / notice accounts.

You only have a basic knowledge as to how these products work and rely on a high degree of professional advice before taking decisions.

Some investment experience & knowledge

You have some investment experience, having typically invested in low to medium risk products on an infrequent basis, such as National Savings, Government Gilts, Corporate Bonds and Property Funds.

You have a fair knowledge and understanding of how these investments work, as well as the benefits and risks associated with each one

Experienced investor with good investment knowledge

You have frequently invested over many years in a diversified portfolio of investments and have a good all round knowledge of the key features and risks involved with each investment.

Your spread of investments and the associated risks has been varied, including some or all of the following: With profits, Unit Trusts, ISAs, UK Blue Chip and Mid Cap Equities.

Very experienced and knowledgeable investor

You are a very experienced investor with an existing and active portfolio of investments.

You have a high level of knowledge and frequently use your own skill and judgement in making investment decisions.

2. In the past, where have you bought your financial products? (Tick any that apply)

Independent Financial Adviser

Restricted Financial Adviser

Bank and /or Building Society

By post

Over the telephone

Online

I have not had any previous investments

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3. In the past, how have you bought your financial products? (Tick any that apply)

- Advice and recommendation from an Independent Financial Adviser
- Advice and recommendation from a Restricted Financial Adviser
- Execution only (with no advice or recommendation)
- Direct offer (in direct response to mail or newspaper advert)
- I have not had any previous investments

4. How have you acquired your financial products? (Tick any that apply)

- Purchased from your surplus income
- Purchased from your surplus capital
- Transferred e.g. from employer's pension fund, via a divorce settlement, etc.
- Inherited
- Gift
- I have not had any previous investments

5. Do you keep up to date with GENERAL Financial Matters?

- Yes No

6. Do you keep up to date with INVESTMENT Markets?

- Yes No

7. Which sources do you use to keep you informed for... **a. General finance** **b. Investment markets**

- Independent Financial Adviser
- Financial Adviser
- Newspapers
- TV
- Internet and/or Financial websites
- Financial publications
- Family, friends and/or colleagues
- Other (please specify)

8. How frequently do you update your knowledge?

- Daily Weekly Fortnightly Monthly Quarterly Bi-annually Annually

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9. Describe in a few words your personal knowledge and experience of:

Investment matters _____

How your previous investments perform? (if applicable) _____

How important are investment charges to you? i.e. do you wish to keep them to a minimum or are you prepared to pay higher costs for a chance of achieving higher gains? _____

What is your understanding of the types of charges that you may pay?
i.e. annual management charge, platform costs, adviser charges, stamp duty, turnover costs. _____

Are there any other issues or details relative to your level of knowledge or experience that we should be aware of? _____

10. Do you believe that the performance of the investments can outperform the market?

i.e. that there is extra value in the market through market timing and fund manager expertise?

Yes No

If yes to the above question, are you prepared to pay the additional investment costs for this service?

Yes No

11. Would you like some or all of your investments in ethical or socially responsible funds?

Yes No

12. Do you make financial decisions...

a. by yourself

b. jointly

- For your OWN funds
- For your OWN surplus income
- For your JOINTLY owned funds
- For your JOINT surplus income

Please sign

Full Name _____ Signature _____ Date ____ / ____ / 20 ____

