

# Ramsey Crookall

## Entity Client Investment Questionnaire



Ramsey Crookall is required to hold information on your financial situation, investment experience and knowledge to be able to provide our range of investment services to you and to assess the suitability of the investment(s) offered to you. Furthermore, Ramsey Crookall has to take the information provided by you into account when making available investment services to you. Therefore, we ask you to give answers to all the questions included in the following Investment Questionnaire to enable us provide advisory services to you.

**Client Information (existing clients only)**

Account name

Account number

**Client Information (new clients only)**

Entity name

Registered address

Correspondence address  
(if different)

Contact name

Contact email

Contact telephone number

## Objectives & Experience (all clients)

1. What is the purpose of the account?

- a) Capital growth
- b) Income generation
- c) A combination of capital growth and income generation
- d) Particular financial goal – Children's education, loan repayment, house purchase or other

2. What level of investment experience and knowledge do the directors/trustees have?

- a) No investment experience
- b) Some investment experience / knowledge and would require advice in connection with risks involved before making any decisions
- c) Reasonable investment experience, understand the risks involved and are capable of making decisions
- d) Sophisticated investors with extensive investment experience and knowledge
- e) Investment professionals with extensive investment experience and knowledge

3. What is the investment term?

- a) Short term 0 – 5 years
- b) Medium term 5 – 10 years
- c) Long term 10 years +

4. How much do the directors /trustees intend to invest initially?(new clients only)

5. Do the directors/trustees intend to introduce further funds?

- a) No
- b) Every month
- c) Every quarter
- d) Yearly
- e) Occasionally

6. What proportion of the Ultimate Beneficial Owner(s) net wealth will the portfolio represent?

%

7. Will there be a requirement for capital withdrawals in the next five years?

- a) No
- b) Less than 10%
- c) Between 10% and 25%
- d) More than 25%

8. Will the directors/trustees require income distributions?

- a) No
- b) Yes, less than 4%
- c) Yes, more than 4%

9. Are there any investment restrictions and / or preferences?

No

Yes - please specify any restrictions and/or preferences below

Restrictions:

Preferences:

## Risk & Financial Information (all clients)

1. Please select one of the following statements that is most characteristic in terms of the directors'/trustees' willingness to take risks (only one answer to be given)

- a) Taking low risks: We only take risks that do not jeopardise capital under ordinary market conditions, but understand invested capital may decrease under extreme circumstances. (Examples of investments implying low risks would be highly rated sovereign or supranational bonds, gilts, money market and cash).
- b) Taking medium risks: to reach an above average return, we are ready to risk part of the capital. (Examples of investments implying medium risks would be investment grade bonds and shares of larger companies).
- c) Taking high risks: Hoping for high returns, we risk losing a part or entire amount of capital even under ordinary market conditions. (Examples of investments implying high risks would be sub investment grade / non-rated bonds and shares of smaller companies).

2. All investments carry risk and the potential to make or lose money. Which of the following statements best reflects the directors'/trustees' time frame and risk profile?

- a) Protection of capital over the short term is paramount and willing to accept little or no return to protect capital.
- b) Relatively short investment term and prepared to accept limited fluctuations in capital while seeking moderate or relatively stable investment returns.
- c) Medium investment term and prepared to accept limited fluctuations in capital while seeking reasonable investment returns over cash.
- d) Medium to long investment term and prepared to accept moderate fluctuations in capital while seeking reasonable investment returns over cash.
- e) Longer investment term and prepared to accept considerable short term fluctuations in capital while seeking high investment returns.
- f) Priority is to maximise investment returns over the longer term but will accept long term volatility and capital losses from time to time to achieve this.

3. If, after 12 months, the entity's portfolio had fallen in value by more than 20% due to market conditions, what would the directors'/trustees' reaction be?

- a) Sell everything, as protecting capital is a priority.
- b) Switch portfolio content to lower risk investments in order to cut losses.
- c) Wait and see if the portfolio recovers.
- d) Discuss whether it is a good time to invest more funds to take advantage of lower market entry levels.

Please use this space to provide us with information about the entity's financial situation that may assist us to understand and guide the directors'/trustees further. For example, details of income and expenditure

On a scale of 1 to 10, where 1 is Low Risk and 10 is High Risk, how would the directors / trustees score their attitude to risk – please enter a number into the box

## **Risk & Financial Information (Discretionary clients only)**

Investing in any asset class will involve risk of varying degrees, and this may result in the entity not receiving back the original amount invested. There are many factors to consider such as investment timing and external events.

Please note that the portfolio may hold individual stocks from outside the entity's risk profile but the overall effect will meet the profile selected.

Capital growth or a higher income return can only be achieved with some degree of risk. The greater the potential growth or income yield, the higher the risk will be. We suggest that the directors/trustees think about the risks inherent in the investments they are making and for guidance, in broad terms, we classify the five major risk categories below.

Please tick one of the following categories which best describes the directors/trustees attitude to risk:

### **Low Risk**

- conservative investors seeking to protect capital
- prepared to take a small amount of risk to achieve modest or relatively stable returns
- accept that there may be some short-term periods of fluctuation in value
- equity exposure is likely to range between 10-30%

### **Low-Moderate Risk**

- cautious investors looking to maintain the value of capital
- to try and achieve a reasonable return, and are prepared to accept some risk in doing so
- accept that there will be frequent, yet modest, fluctuations in value
- equity exposure is likely to range between 30-50%

### **Moderate Risk**

- balanced in attitude towards risk
- prepared to take short-term risks to gain long-term capital growth
- accept that there will be, subject to frequent and at times significant, fluctuations in value
- equity exposure is likely to range between 50-70%

### **Moderate-High Risk**

- aim to achieve substantial investment gains
- are relatively comfortable with short-term investment risk
- are aiming for higher long-term returns and understand that this can also mean some periods of poorer performance
- are prepared to accept significant fluctuations in value to try and achieve better long term returns
- equity exposure is likely to range between 70-90%

### **High Risk**

- aim to maximise returns over the longer term
- are very comfortable with investment risk
- are prepared to forego short-term safety to maximise the value of investments through long-term growth
- do not worry about periods of poorer performance in the short to medium term
- equity exposure is likely to range between 90-100%

# Declaration and Signature (all clients)

We certify the accuracy of the information provided in this form and the legitimacy of the statements made.

We will notify Ramsey Crookall of any changes, at any time, to the information that we have provided.

Signed \_\_\_\_\_ Date \_\_\_\_\_  
Director / Trustee dd/mm/yyyy

Signed \_\_\_\_\_ Date \_\_\_\_\_  
Director / Trustee dd/mm/yyyy

**WARNING:** - We make every reasonable effort to ensure that your investments meet with your risk requirements and your nominated investment time horizon. At the time of the investment our understanding, and the market's opinion in general, of a security's risk category will be applied as per your answers on this Investment Questionnaire. The quality of our service is dependent on the accuracy of the information you provide to us. If you fail to disclose material facts about yourself or supply information that is inaccurate this may compromise the suitability of our services. It is therefore vital that you provide us with a comprehensive and accurate picture of your circumstances and requirements.