

Ramsey Crookall

# Individual 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

Account Name

Account Number

Name (main account holder)

Name (Joint account holder)

Address (including postcode)

Contact email

Contact telephone number

Domicile (main account holder)

Domicile (joint account holder)

Employment status (main account holder)

Employment status (joint account)

Please state number of dependants and ages

## Objectives & Experience (all clients)

1. Age of main account holder
- a) Under 30
  - b) 30 – 44
  - c) 45 – 54
  - d) 55 – 64
  - e) 65 – 74
  - f) 75+
2. 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
3. What level of investment experience and knowledge do you 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) A sophisticated investor with extensive investment experience and knowledge
  - e) An Investment professional with extensive investment experience and knowledge
4. What is the investment term?
- a) Short term 0 – 5 years
  - b) Medium term 5 – 10 years
  - c) Long term 10 years +
5. How much do you intend to invest initially? (new clients only)
6. Do you intend to introduce further funds?
- a) Never
  - b) Every month
  - c) Every quarter
  - d) Yearly
  - e) Occasionally
7. What proportion of your overall wealth will the portfolio represent? (excluding principal private residence)
- %
8. 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%

## Objectives & Experience - continued

9. Will you require income distributions to maintain your standard of living?

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

10. Are there any investment restrictions 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 your willingness to take risks (only one answer to be given)

- a) Taking low risks: I / we only take risks that do not jeopardise capital under ordinary market conditions, but understand invested capital may fall 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, I am / 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, I / 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 your 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 some 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 and I /we will accept long term volatility and capital losses from time to time to achieve this.

3. If, after 12 months, your portfolio had fallen in value by more than 20% due to market conditions, what would your 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) Will 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 your financial circumstances that may assist us to understand and guide you further. For example, details of savings and other assets (including pensions) and / or annual incomings and outgoings

On a scale of 1 to 10, where 1 is Low Risk and 10 is High Risk, how would you score your attitude to risk?

**Please mark only one answer with an 'X'**

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

Investing in any asset class will involve risk of varying degrees, and this may result in you 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 your 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 you think about the risks inherent in the investments you 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 your attitude to risk:

### **Low Risk**

- a conservative investor 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**

- a cautious investor 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)

I / we certify the accuracy of the information provided in this form and the legitimacy of the statements made.

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

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

Signed \_\_\_\_\_ Date \_\_\_\_\_  
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.**