Risk Profiling Tool

BANK
HOUSE
INVESTMENT MANAGEMENT

Client:

Client:

Consultant

Information current as at:

Attitude to risk

Client

Investment is a trade-off between risk and return. Please indicate what risk levels you can accept by indicating which of the following statements fits your investment needs. Please choose one option in each series.

Risk tolerance

Please choose one answer for each question.

	Strongly disagree	Disagree	Neither agree or	Agree	Strongly agree
1. The short term (less than three years) fluctuations in market values are of no concern to you.					
2. The level of income from your portfolio is the most important factor to you.					
3. Maintaining the capital in your portfolio is very important to you.					
4. The level of capital growth in your portfolio is the most important factor to you.					
5. Investing for the long term (more than ten years) is your main objective.					

	0%	Up to 5%	Up to 10%	Up to 15%	More than 15%
6. As a percentage of the value of your portfolio, how much would you be prepared to lose in any one year period?					

7. How do you see yourself compared to others when considering your attitude to take financial risks?

	Much more willing to take financial risks than average
	Slightly more willing to take financial risks than average
	No more or less willing to take a financial risk than average
	Slightly less willing to take financial risks than average
	Much less willing to take financial risks than average

	Very concerned	Concerned	A little uneasy	Confident	Very confident
8. When you make a significant financial decision, how do you normally feel afterwards?					
9. How do you feel about the current economic conditions?					

10. Will your situation be impacted by changes in the economy/fluctuating investment returns? Yes No

11. Are you aware of the potential inflationary risk of taking low or no risks with your money? Yes No

Please use the following tables to indicate your product knowledge and past investment experience from the various investment products listed (please tick once for each investment category).

Product knowledge
The knowledge and understanding of this investment, including its risks, its characteristics investment instrument and its market.

Product experience
The frequency with which you have used this instrument

	None	Low	Medium	High	Never	Sometimes	Often
Fixed interest/Deposit Based Savings							
Equities							
Commercial Property							
Commodities							
Hedge funds							
Venture capital/private equity							
Options/Futures							
Index-linked securities							
Unregulated Collective Investments (UCIS Funds)							
Structured products							

Please outline any specific investment objectives or preferences

Do you have any specific Capital Requirements?

What is your time frame?

Less than 3 years	3-5 years	5-10 years	10-15 years	15 years+

What is your main objective?

Capital Growth	Income	Avoidance of Taxation	Capital Protection	Transfer of Assets

If Income what level of gross annual income?

What type of service are you familiar with?

	Yes	No	N/A
In any past dealings, would you normally receive advice?			
Do you have any experience of requesting transactions on an Execution Only basis?			

	Yes	No
Are there any particular issues which we should be aware of in terms of your level of education, profession or former profession which are relevant to your investment knowledge or experience?		

If **Yes** Please provide deatails

Which of the following descriptions best describes your knowledge and experience?

- ☐ I have no knowledge of investments whatsoever, and this would be my first investment.
- ☐ I am aware of market fluctuations, and how these might generate growth/income within my investments but also the fact that I may lose all or part of an investment made
- ☐ I have a reasonable knowledge of investments, having previously purchased Investment/Pension contracts.
- ☐ I have a strong knowledge of investments, having previously purchased a range of Investment/Pension contracts. I take an active interest in following investment markets and reviewing my financial plans.

Attitude to risk

Partner

Investment is a trade-off between risk and return. Please indicate what risk levels you can accept by indicating which of the following statements fits your investment needs. Please choose one option in each series.

Risk tolerance

Please choose one answer for each question.

	Strongly disagree	Disagree	Neither agree or	Agree	Strongly agree
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5. Investing for the long term (more than ten years) is your main objective.					

	0%	Up to 5%	Up to 10%	Up to 15%	More than 15%
6. As a percentage of the value of your portfolio, how much would you be prepared to lose in any one year period?					

7. How do you see yourself compared to others when considering your attitude to take financial risks?

- ☐ Much more willing to take financial risks than average
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- ☐ No more or less willing to take a financial risk than average
- ☐ Slightly less willing to take financial risks than average
- ☐ Much less willing to take financial risks than average

	Very concerned	Concerned	A little uneasy	Confident	Very confident
8. When you make a significant financial decision, how do you normally feel afterwards?					
9. How do you feel about the current economic conditions?					

10. Will your situation be impacted by changes in the economy/fluctuating investment returns? Yes No

11. Are you aware of the potential inflationary risk of taking low or no risks with your money? Yes No

Please use the following tables to indicate your product knowledge and past investment experience from the various investment products listed (please tick once for each investment category).

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Hedge funds							
Venture capital/private equity							
Options/Futures							
Index-linked securities							
Unregulated Collective Investments (UCIS Funds)							
Structured products							

Please outline any specific investment objectives or preferences

Do you have any specific Capital Requirements?

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What is your main objective?

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What type of service are you familiar with?

	Yes	No	N/A
In any past dealings, would you normally receive advice?			
Do you have any experience of requesting transactions on an Execution Only basis?			

	Yes	No
Are there any particular issues which we should be aware of in terms of your level of education, profession or former profession which are relevant to your investment knowledge or experience?		

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- ☐ I have a strong knowledge of investments, having previously purchased a range of Investment/Pension contracts. I take an active interest in following investment markets and reviewing my financial plans.

Statement for Certified High Net Worth Individuals

I declare that I am a certified high net worth individual for the purposes of the Financial Services and Markets Act 2000 (financial promotion) order 2005

I understand that this means

I can receive financial promotions that may not have been approved by a person authorised by the Financial services Authority

The content of such financial promotions may not conform to rules issued by the financial services authority

By signing this statement I lose significant rights

I may have no right to complain to either of the following

1) The Financial Services Authority

2) The Financial Ombudsman Scheme

I may have no right to seek compensation from the Financial Services compensation Scheme

I am a certified high net worth individual because at least one of the following applies

I had, during the Financial year immediately preceding the date below, an annual income to the value of £100,000 or more;

I Held, throughout the financial year immediately preceding the date below, net assets to the value of £250,000 or more. Net assets for these purposes do not include-

1) The property which is primary residence or any loan secured on that residence;

2) Any rights of mine under a qualifying contract or insurance within the meaning of the Financial Services and Markets Act 2000 (regulated Activities) Order 2001; or

3) Any benefits (in the form of pensions or otherwise) which are payable on the termination of my service or on my death or retirement and to which I am (or my dependents are), or may be, entitled.

I accept that I can lose my property and other assets from making investments decisions based on financial promotions.

I am aware that it is open to me to seek advice from someone who specializes in advising on investments.

Name	
Signature	
Date	

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Signature	
Date	

Statement for Self Certified Sophisticated Investors

I declare that I am a self certified sophisticated investor for the purposes of the Financial Services and Markets Act 2000 (financial promotion) order 2005

I understand that this means

I can receive financial promotions that may not have been approved by a person authorised by the Financial services Authority ☐

The content of such financial promotions may not conform to rules issued by the financial services authority ☐

By signing this statement I lose significant rights ☐

I may have no right to complain to either of the following

1) The financial Services Authority ☐

2) The Financial Ombudsman Scheme ☐

I may have no right to seek compensation from the Financial Services compensation Scheme ☐

I am a self-certified sophisticated investor because at least one of the following applies

I am a member of a network or syndicate of business angles and have been so for a least the last six months prior to the date below. ☐

I have made more than one investment in an unlisted company in the two years prior to the date below; ☐

I am working, or have worked in the two years prior to the date below, in a professional capacity in the private equity sector, or in the provision of finance for small and medium enterprises; ☐

I am currently, or have been in the two years prior to the date below, a director of a company with an annual turnover of at least £1 million ☐

I accept that I can lose my property and other assets from making investments decisions based on financial promotions.

I am aware that it is open to me to seek advice from someone who specialises in advising on investments.

Name	
Signature	
Date	

Statement for Self Certified Sophisticated Investors

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I can receive financial promotions that may not have been approved by a person authorised by the Financial services Authority ☐

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1) The financial Services Authority ☐

2) The Financial Ombudsman Scheme ☐

I may have no right to seek compensation from the Financial Services compensation Scheme ☐

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