

Client profiler: Establishing the needs and preferences of your client

This questionnaire is designed to be used with the Client Profiler tool. Please complete the below questions with your client and then enter the answers in the tool to generate their client profile.

Please [click here](#) to access the Client Profiler tool or copy the web address into your internet browser:

► <https://tools.quilter.com/channels/qip>.

Adviser name	<input type="text"/>
Title	<input type="text"/>
Forename	<input type="text"/>
Surname	<input type="text"/>
House name/number	<input type="text"/>
Street	<input type="text"/>
Town/city	<input type="text"/>
County	<input type="text"/>
Postcode	<input type="text"/>
Date	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>

These responses need to be entered into the online Client Profiler in order to generate a result.

Appetite for risk

Please note variations to, or additional, questions depending on whether you are using the investment or retirement risk questionnaire.

Investment: When do you need this money, or how long do you want to hold on to this investment?

Retirement: How long before you expect to start taking retirement income?

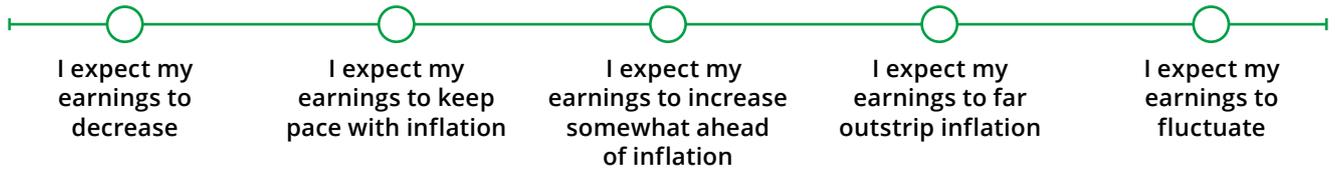
► Enter a number of years from 3 to 30. This time period is very important in the risk assessment process

Do you have an emergency fund to provide for unexpected expenses, to avoid needing to draw on medium- to long-term savings to meet immediate needs? (You should allow the equivalent of at least three months net income for emergencies.)

No
 Yes - but less than three months' salary
 Less than six months' salary
 Around one year's salary
 More than two years' salary

Appetite for risk (continued)

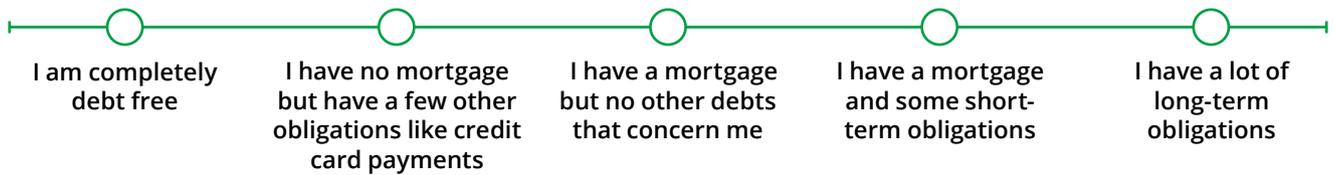
What is your expectation of your future earnings over the next five years?



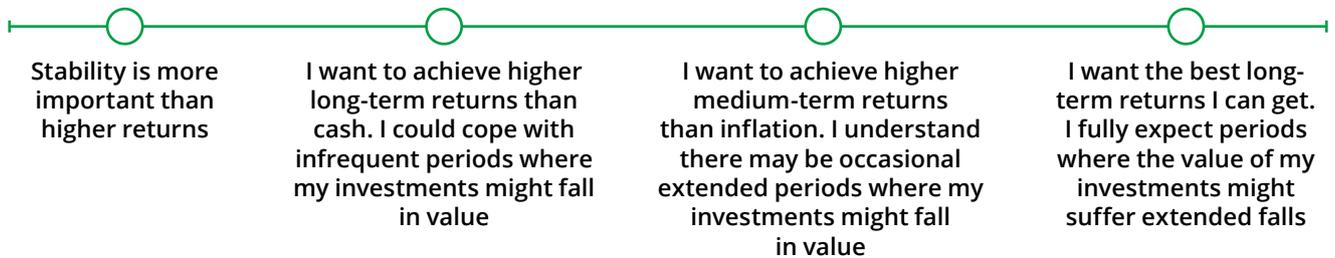
What percentage of your total assets (excluding your home) are you proposing to invest now?



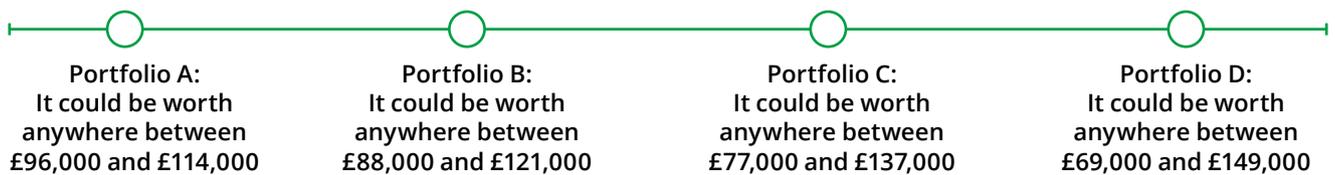
Which statement most closely reflects your current financial situation?



Which statement best describes your objectives for this investment?

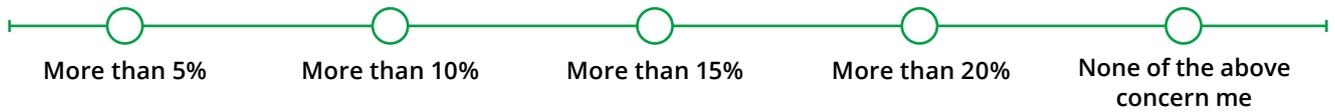


At the beginning of the year you have £100,000 invested. The options show the performance of four possible investments and their potential return values at the end of the same year. Which investment would you prefer?

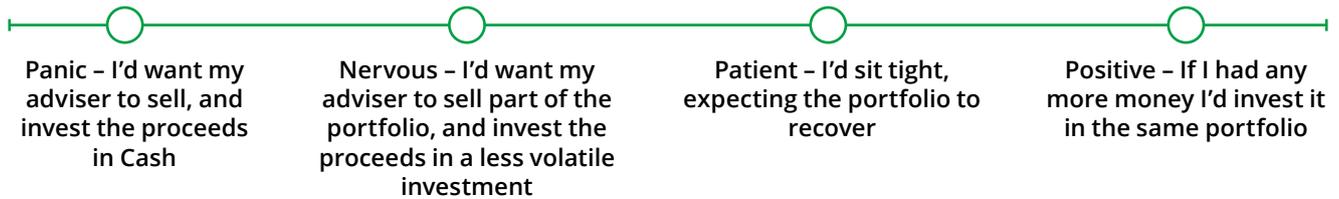


Appetite for risk (continued)

What level of fall in the value of this portfolio over a one-year period would concern you, bearing in mind that investment in shares requires a long-term view?



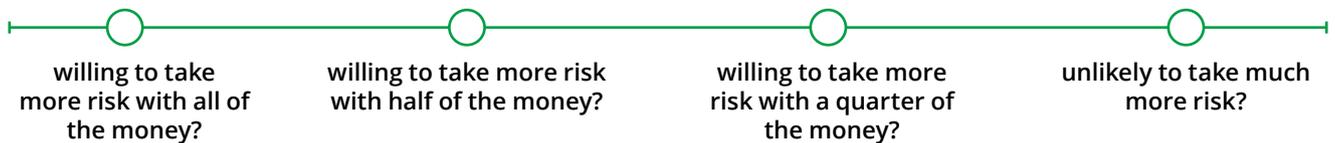
Suppose one year ago you invested £100,000 in a portfolio. Today you've checked its value and find it is now worth £87,000. How would you feel?



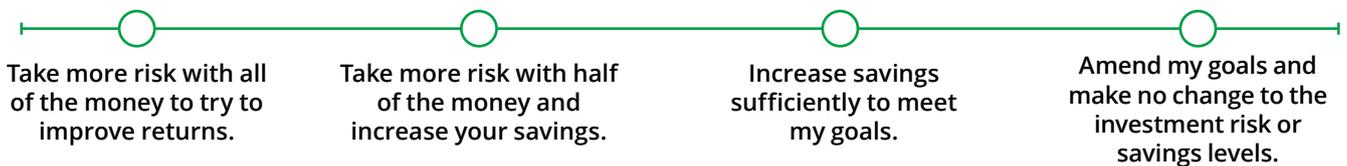
You are more concerned that your investments grow faster than inflation, than you are about returns over any one-year period.



Investment: If you could increase your chances of improving your returns by taking more risk, would you be:



Retirement: If you were advised that the current fund and future savings are not sufficient to meet you retirement goals, what action would you take?



Retirement: What is your attitude towards purchasing an annuity to provide income in your retirement?



Appetite for risk (continued)

Retirement: Which of the following statements best describes your other retirement provisions?

			
I expect to receive state pension benefits.	In addition to the state pension, I have a personal/company pension but together they are unlikely to satisfy my basic retirement needs.	In addition to the state pension, I have a personal/company pension and together they will cover my basic retirement needs.	I have sufficient pension and other savings to provide an income equivalent to two-thirds of my anticipated pre-retirement salary.

These responses need to be entered into the online Client Profiler in order to generate a result.

Investment focus

	
I would like my investment to provide a regular income and have the freedom to spend, bank or reinvest profits.	I would like to focus on increasing the value of my investment, knowing that this does not provide a regular income.

	
I would only like to focus on receiving an income from my investment.	I would like my investment to be made with a single focus on increasing its value.

	
I would like my investment to generate higher levels of income, although this may exclude certain investments that could have greater prospects to increase in value.	I would like my investment to focus on the prospect of increasing its value using unlimited investment choices that are not constrained by the need to produce income.

These responses need to be entered into the online Client Profiler in order to generate a result.

Investment style

<p>I take comfort in the fact that when markets change, an investment expert may take action to adjust my investment.</p>	<p>I take comfort investing in a strategy that follows the market, and therefore has limited intervention when markets rise and fall.</p>
<p>I would take the risk that decisions made by experts can be wrong, knowing that these changes could result in higher returns on my investment if correct.</p>	<p>I would not take the risk that experts managing my investments could make changes for the worse, knowing that I may also be missing out on higher returns.</p>
<p>I consider the potential returns of an investment to be more important than the cost.</p>	<p>I consider the cost of an investment to be more important than potential returns.</p>
<p>I would pay a higher cost to access a wider range of investment expertise.</p>	<p>I would prefer a lower cost at the expense of not having access to wider range of investment expertise.</p>

These responses need to be entered into the online Client Profiler in order to generate a result.

Responsible investing

<p>It would excite me to know that my investments are having a positive impact on the environment and society at large.</p>	
<p>Strongly disagree</p>	<p>Disagree</p>
<p>No strong opinion</p>	<p>Agree</p>
<p>Strongly agree</p>	<p>Strongly agree</p>
<p>I rarely think about how the behaviour of companies held in my investments impact the environment and society.</p>	
<p>Strongly disagree</p>	<p>Disagree</p>
<p>No strong opinion</p>	<p>Agree</p>
<p>Strongly agree</p>	<p>Strongly agree</p>



Responsible investing (continued)

I would feel responsible if companies held in my investment have a negative impact on the environment and wider society.



Helping to improve working conditions and supporting communities is important for me.



I would like to be proud of the way companies held in my investment manage their environmental and social risks.



I would be happy with however a company behaves as long as its share price is not negatively affected.



I actively engage in activities that lead to improvements within society and the environment.



It would be inspiring to see that companies held in my investment are actively working to manage their environmental and social risks.



Responsible investing (continued)

I view my investment decisions separately to actions I take that impact the environment and society at large.



I would like to find a way of prioritising how my investments can deliver a positive impact on the environment or society, even if that means my returns may be lower or I have less choice.



platform.quilter.com

Please be aware that calls and electronic communications may be recorded for monitoring, regulatory and training purposes and records are available for at least five years.

Quilter Investment Platform Limited and Quilter Life & Pensions Limited are registered in England and Wales under numbers 1680071 and 4163431 respectively. Registered Office at Senator House, 85 Queen Victoria Street, London, United Kingdom, EC4V 4AB. Quilter Investment Platform Limited is authorised and regulated by the Financial Conduct Authority. Quilter Life & Pensions Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Their Financial Services register numbers are 165359 and 207977 respectively. VAT number 386 1301 59.

Quilter uses all reasonable skill and care in compiling the information in this communication and in ensuring its accuracy, but no assurances or warranties are given. You should not rely upon the information in this communication in making investment decisions. Nothing in this communication constitutes advice or personal recommendation.

Data from third parties ("Third-Party Data") may be included in this communication and those third parties do not accept any liability for errors and omissions. Therefore, you should make sure you understand certain important information, which can be found at platform.quilter.com/third-party-data. Where this communication contains Third-Party Data, Quilter cannot guarantee the accuracy, reliability or completeness of such Third-Party Data and accept no responsibility or liability whatsoever in respect of such Third-Party Data.

