

Risk profile questionnaire

Instructions

Using the editable fields?

To ensure your information is saved correctly, we recommend you save the form to your desktop before you start completing the required fields.

- ✓ Editable fields to allow you to input information electronically.
- ✓ Space to embed your company logo.
- ✓ Data fields follow the same sequence as the online risk profiler process.
- ✓ You can delete this page so your clients only see what you want them to.

How to customise this form

Firstly, save the form to your desktop.

To add a logo:

- Open the form from your desktop in Acrobat Standard 7 or above.
- In the toolbar, click on 'Document'.
- Select 'Add a Watermark & Background'.
- Under 'Source', select 'from file', where you can browse pdf, jpg or bmp files for your logo.
- Use the 'Position and Appearance' options to alter the size and location.
- Use the 'Page Range' option to select the page for your logo. You can only do this on the front page, so you will need to input 'from 2 to 2' if you have not already deleted this page.

To delete this page:

- Open the form from your desktop in Acrobat Standard 7 or above.
- In the toolbar, click on 'Document'.
- Select 'Delete Pages'.

Important Notes

- We update our literature on a regular basis. It is your responsibility to ensure you are using the most up-to-date version which can be found on the Quilter Literature Library.
- To re-set the editable data fields in this form, simply click on the re-set button at the end of this form.

Risk profile questionnaire

for trustees

By now your financial adviser should have completed a full fact-find, to help identify the investment goals and aspirations of the trust, and their priority. They should have established that the trustees are prepared to take some degree of investment risk to achieve the goals of the trust. **If you do not wish to expose the trust's capital to any risk, then you should consult your adviser regarding alternative savings opportunities.**

The next important step is to understand the trustees' attitude to investment risk. While there are a number of different risks that your adviser will account for, most people understand investment risk as the likelihood and extent of a fall in the value of their investment.

The tendency for investments to rise or fall in value is known as 'volatility'. Volatility is the opposite of stability. The more volatile an investment, the more extreme the rises and falls in its value. This means there is more chance of extreme losses, but also potentially higher gains. Lower volatility means greater stability and less chance of an extreme fall in price, but also less chance of higher gains. However, the longer the trust holds an investment, the lower the impact of that volatility. Helping the trustees find a portfolio that reflects a comfortable balance between potential gains and falls in value, requires finding a suitable risk 'benchmark'. Your adviser will discuss this in detail with the trustees in relation to the trusts specific goals; for example how would the trustees and beneficiaries feel if the goals were not achieved?

To help ascertain this risk benchmark, you may wish to complete the following questionnaire, ensuring all questions are answered. As trustees you may wish to consider individual or multiple questionnaires to meet your obligations to all the beneficiaries under the trust, as well as following an investment philosophy in line with the settlor's original wishes and intent. Beneficiaries may well have different time horizons as well as varying personal circumstances and beliefs. Although the trustees are not bound by any such request from a beneficiary, avoiding a certain sector (eg banks), country (Japan) or individual stock (a tobacco company) may well be something the trustees are able to consider. This can be overlaid onto any portfolio constructed once a risk assessment has been completed.

The resulting benchmark risk score will be between 1 and 10, with 1 being the most stable and 10 being the most volatile. A risk score of 1 will result in a portfolio consisting mostly of cash, while a risk score of 10 will indicate a portfolio very heavily weighted in shares. Scores between 1 and 10 will feature a broader mix of asset types.

The Quilter risk profile assessment is simply a guide based on information provided. Your financial adviser will explain what your risk benchmark score means in terms of potential gains and losses and help you decide whether to maintain, increase or decrease the risk level in the light of the particular investment goals of the trust.

The completed questionnaire does not form part of Quilter's application process. Quilter will not carry out any assessment of the suitability of investment selections made by you on the basis of the completed questionnaire. The questionnaire is merely used to inform the recommendations made to you by your financial adviser.

Quilter does not provide advice on selecting investments. Investors should consult their financial adviser on the merits of any particular investment.

1. Trustee details

Title

Mr Mrs Miss Other ▶ Please specify

Surname

Full forename(s)

Title

Mr Mrs Miss Other ▶ Please specify

Surname

Full forename(s)

Title

Mr Mrs Miss Other ▶ Please specify

Surname

Full forename(s)

2. Risk profile questions

1. How long do the trustees intend to hold on to this investment for the beneficiaries?

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

2. Do the trustees have an emergency fund to provide for unexpected distributions, to avoid needing to draw on medium-to long-term savings to meet immediate needs? (This amount should be the equivalent of at least three months net income.) ▶ Please tick (✓)

- No
- Yes – but less than three months' capital and income requirements
- Less than six months' capital and income requirements
- Around one year's capital and income requirements
- More than two years' capital and income requirements

3. What is the trustees' expectation of the trust's income over the next five years? ▶ Please tick (✓)

- We expect the income of the trust fund to decrease
- We expect the income of the trust fund to keep pace with inflation
- We expect the income of the trust fund to increase somewhat ahead of inflation
- We expect the income of the trust fund to far outstrip inflation
- We expect the income of the trust fund to fluctuate

4. What percentage of the trust's total assets are the trustees proposing to invest now? ▶ Please tick (✓)

- Less than 25%
- 25% to less than 50%
- 50% to less than 75%
- 75% or more

5. Which statement most closely reflects the beneficiaries' current financial situation? ▶ Please tick (✓)

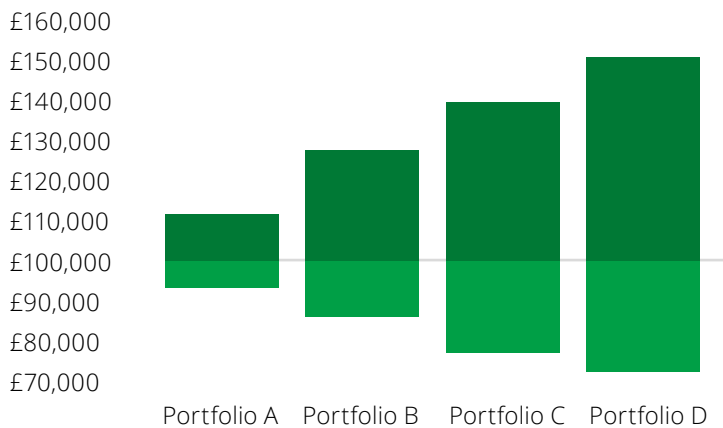
- Completely loan free.
- Loan free, but with a few other obligations
- Loans but no other debts that concern them
- Long-term loans and some short-term obligations
- A lot of long-term obligations

6. Which statement most closely reflects the trustees' objectives for this investment? ▶ Please tick (✓)

- Stability is more important than higher returns
- Want to achieve higher long-term returns than cash. I could cope with infrequent periods where my investments might fall in value
- Want to achieve higher medium-term returns than inflation. I understand there may be occasional extended periods where my investments might fall in value
- Want the best long-term returns I can get. I fully expect periods where the value of my investments might suffer extended falls

7. At the beginning of the year the trust has £100,000 invested. The chart and options below show the performance of four possible investments. Each bar gives a range of possible values at the end of the same year. Which investments would you prefer? ▶ Please tick (✓)

Potential best and worst case end values



This chart is for illustrative purposes only and does not reflect the performance of a specific index or fund.

- Portfolio A: It could be worth anywhere between £96,000 and £114,000
- Portfolio B: It could be worth anywhere between £88,000 and £121,000
- Portfolio C: It could be worth anywhere between £77,000 and £149,000
- Portfolio D: It could be worth anywhere between £70,000 and £137,000

8. What level of fall in the value of this portfolio over a one-year period would concern the trustees or beneficiary, bearing in mind that investment in shares requires a long-term view? ▶ Please tick (✓)

- More than 5%
- More than 10%
- More than 15%
- More than 20%
- Not concerned about falls in value as I expect to recover any falls by the time I need to realise my portfolio

9. Suppose one year ago the trust invested £100,000 in a portfolio. Today you've checked its value and find its now worth £87,000. Would the beneficiaries expect the trustees to: ▶ Please tick (✓)

- sell, and invest the proceeds in Cash
- sell part of the portfolio, and invest the proceeds in a less volatile investment
- sit tight, expecting the portfolio to recover
- move money from Cash to invest in the same portfolio at the lower price



10. The trustees are more concerned that the investments grow faster than inflation than about returns over any one-year period. ▶ Please tick (✓)

- Strongly agree
- Agree
- Disagree
- Strongly disagree

11. If the trustees could increase the chances of improving the returns by taking more risk, would the beneficiary wish the trustees to: ▶ Please tick (✓)

- take more risk with all of the money?
- take more risk with half of the money?
- take more risk with quarter of the money?
- not take much more risk?

3. Your investment objectives

How much do you wish to invest? ▶ Enter amount in pounds sterling

a) If you are investing for growth (eg optimised portfolio)

Is there a target amount you wish to achieve? If so, what is it? ▶ In deciding upon your target, please allow for the effects of inflation, investment risk and your tax position

When do you need this money or how long do you want to hold onto this investment? ▶ Enter a number of years from 3 to 25

Year

b) If you are investing for income (eg yield portfolio)

What is your expected tax rate? ▶ Please tick (✓)

Starting Basic Higher

What annual yield do you require (after allowing for the specified tax rate)?

 %

You should consider how acceptable or otherwise the consequences would be if your investment failed to meet a given target (after allowing for personal tax). For investments subject to sharp rises and falls in price, this risk could be particularly significant, especially if you hold them for periods of less than ten years.

4. Signatures

Your financial adviser will input your answers on the Quilter Online Risk Profiler, which will compute a suggested risk score and asset allocation. The risk score gives an indication of the level of risk you may be prepared to take with this investment on a range from 1 (low risk) to 10 (high risk).

As mentioned earlier, the risk score is only a guide, and you can decide, with the help of your financial adviser, to invest more conservatively or more aggressively.

We do not provide advice on selecting investments. Investors should consult their financial adviser on the merits of any particular investment.

Signature

Date questionnaire completed

Date

Signature

Date questionnaire completed

Date

Signature

Date questionnaire completed

Date



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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.

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