

Risk Profiler Questionnaire

By now your financial adviser should already have completed a full fact find and, having established your needs and objectives, made a recommendation for a suitable product from the Selestia range. To enable your adviser to fine-tune your attitude to risk to this particular investment, he or she will complete the Selestia Risk Profiler.

To enable your adviser to complete the Selestia Risk Profiler, please complete this questionnaire, ensuring all questions are answered and that they are in relation to this particular investment only.

The resultant risk score will vary from one to ten, with one being the least risky and ten the most risky. A risk score of one will result in a suggested portfolio consisting mostly of cash, with ten resulting in a portfolio heavily weighted in equities. Intermediate scores will result in a broader spread of asset classes. Your adviser will explain the relationship between these risk scores and your investment.

The Selestia risk assessment is simply a guide based on information provided and does not take into account your full personal circumstances.

The decision to invest – be it in accordance with your risk assessment score, or more conservatively or more aggressively – is always at your discretion.

Section 1: Personal details

| | | | | | |
|---------------|----------------------|------------|----------------------|----------------|----------------------|
| Title | <input type="text"/> | First name | <input type="text"/> | Middle name(s) | <input type="text"/> |
| Surname | <input type="text"/> | | | | |
| Date of birth | <input type="text"/> | Postcode | <input type="text"/> | | |

Section 2: Your financial circumstances (Please tick only one box per question)

When do you need this money or how long do you want to hold on to this investment?
(Enter a number of years from 3 to 25. This time period is very important in the risk assessment process.)

Do you have an emergency fund to provide for unexpected expenses, so as to avoid drawing on medium to long term savings to meet immediate needs? (This fund should be equal to at least three months' after-tax income.)

- No
- Yes – but it is inadequate
- Yes – it is adequate

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

- I expect my earnings to decrease
- I expect my earnings to keep pace with inflation
- I expect my earnings to increase somewhat ahead of inflation
- I expect my earnings to far outpace inflation
- I expect my earnings to fluctuate

Section 2: Your financial circumstances *continued* (Please tick only one box per question)

Approximately what portion of your total investment portfolio will this investment represent?
(Exclude your permanent residence and any second property.)

- Less than 25%
- 25% to less than 50%
- 50% to less than 75%
- 75% and over

Which statement most closely reflects your current financial situation?

- I am completely debt free
- I am mortgage free but have a few other obligations
- I have a reasonable mortgage but no other debts
- I have a mortgage and a few other obligations
- I have a lot of obligations

Section 3: Your tolerance to investment risk (Please tick only one box per question)

Which statement reflects your overall view on investing money?

- I am risk averse and not prepared to expose my investments to high volatility to earn higher long term returns. Stable annual returns are desired
- I want to achieve higher long term returns and am prepared to experience reasonable levels of volatility
- I want to maximise my long term returns and spend little time worrying about short term market movements

Avoiding losses in your investment portfolio over any one-year period is important to you.

- Strongly agree
- Agree
- Neutral
- Disagree
- Strongly disagree

What level of loss in the value of your funds over a one-year period would concern you, bearing in mind that equity investment requires a long term view?

- 0% to just under 5%
- 5% to just under 10%
- 10% to just under 15%
- 15% to just under 20%
- None of the above concerns me

You expect any losses you incurred to be recovered by holding on to your investment.

- Strongly agree
- Agree
- Neutral
- Disagree
- Strongly disagree

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

- Strongly agree
- Agree
- Neutral
- Disagree
- Strongly disagree

Section 3: Your tolerance to investment risk *continued* (Please tick only one box per question)

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

- willing to take a lot more risk with all of your money?
- willing to take a lot more risk with some of your money?
- willing to take a little more risk with all of your money?
- willing to take a little more risk with some of your money?
- unlikely to take much more risk?

Section 4: Type of portfolio (Please tick only one box)

- Manager of Managers portfolio
(i.e. outsource fund manager selection to a Manager of Managers.)
- Customised portfolio
(i.e. selecting funds from individual fund sectors and customising the asset allocation.)
- Managed portfolio
(i.e. selecting managed funds where the fund manager(s) control the asset allocation.)

Section 5: Your investment objectives

How much do you wish to invest? (Enter amount in sterling.) £

If you have chosen a customised portfolio, please complete either (a) or (b):

(a) If you are investing for growth:

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 on to this investment? (Enter a number of years from 3 to 25.)

(b) If you are investing for income:

What is your expected tax rate? Starting/Basic/Higher
(Delete as appropriate)

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

Investors should assess the acceptable inflation and investment risk of not meeting a given target (after allowing for personal tax), particularly for periods under 10 years for volatile investments.

Section 6: Your risk assessment

Your independent adviser will input your answers to the risk questionnaire in the online Selestia 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 adviser, to invest more conservatively or more aggressively.

Signature

Date

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