

WHAT IS YOUR ATTITUDE TO INVESTMENT RISK?

- When investing a lump sum of your capital
- When making regular contributions to a plan

Which of the following statements best describes your objectives when considering the potential risk to your money:

Tick the most applicable	
<input type="checkbox"/> 1 Cautious	You would prefer to place your money in secure holdings realising that this limits the opportunity for future growth and that the effect of inflation could be damaging to your money.
<input type="checkbox"/> 2 Cautious to Balanced	There may be an element of Company Shares (known as Equities) but this would be balanced by larger, more secure elements of Fixed Interest or Property. The main example of this would be a "With Profits Fund." This category includes funds invested in UK preference shares, gilts, corporate Bonds and some overseas bond markets. Certain of these funds may fluctuate in value but not to the same extent as Balanced Funds.
<input type="checkbox"/> 3 Balanced	You normally prefer to invest your money in a fund which offers the prospect of good growth for capital and/or income. These investments can fall as well as rise in value especially in the short term and you may not get back all you have invested. The most popular example would be a "Managed Fund."
<input type="checkbox"/> 4 Balanced to Speculative	You prefer to invest in an area which would be mainly based in Company Shares (known as Equities), both UK and Overseas. The typical products in this category would be Unit & Investment Trusts, most Unit Trust PEP's and funds which invest in Emerging Markets and Smaller Companies.
<input type="checkbox"/> 5 Speculative	You wish to invest your money in areas which aim to maximise growth in the long term principally by participation in Direct Equity Investments. This category also includes International Funds which have historically fluctuated more than values in the UK and also may have experienced variations in the exchange rates. Other funds include participation in markets which have historically been subject to very sudden sizeable price movements. i.e. Hong Kong, Gold, Mining Shares and commodities. This area may include Investing in property through a Buy to Let Mortgage.

This applies specifically for an investment in Yes / No

LOW RISK	1	2	3	4	5	HIGH RISK
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Do you prefer investing on an Ethical Basis? Yes / No
 Please indicate the annual return you are expecting on your investments. %
 I confirm this is an accurate statement of my current view.

SIGNED: _____ DATE: _____

NAME: _____

