
INVESTMENT SELECTION CRITERIA

EDITION 8 November 2023



Name

.....

Date Completed

.....

1. Investment Experience

1. How experienced are you regarding investment:

- Experienced You have invested without using a financial adviser in a range of investments and products and are comfortable making investment decisions.
- Somewhat Experienced You have invested in a range of investments and products but prefer to do so using the knowledge of a financial adviser to make important decisions
- Little Experience You have invested in a limited range of investments and products but have always done so with the advice of a financial adviser.
- No Experience You have selected cash-based savings yourself but would always pay for professional advice for any stock market investment.

2. Investment Objective

These questions relate to your objectives, access and duration for the investment

1. Portfolio Objective

What objective do you have for this portfolio?

- Growth only
- Income only
- Income and growth

2. Duration

How long do you intend to hold this investment before you may encash it.

- Within the first 5 years
- Between 5 and 10 years
- Over 10 years

4. Liquidity

May you want to convert your investments to cash at any time?

- Yes No

3. Income

When will you need to start drawing an income from this investment?

- Immediately
- Within 2 years
- Within 5 years
- Not likely

5. Access

Are you happy to tie your capital up without access?

- Yes No

If Yes - for:

- over three years over five years

3. Risk and Volatility Management

These questions relate to the management of risk and volatility

1. Diversification

Having discussed the benefits of diversification in a portfolio – do you want your investment to be spread across several asset classes and geographical regions?

Yes I think this is the best strategy to achieve my objectives.

I am unsure and want further information to make a decision.

2. Risk Profile

It is important that we manage your investments to meet your expectations - are you comfortable that this is done by matching your investment strategy to the risk level you are willing to take?

Yes I think this is the best strategy to achieve my objectives.

I am unsure and want further information to make a decision.

3. Rebalancing

Are you comfortable that you will pay fees for your investments to be regularly rebalanced and reviewed to stay in line with your risk level?

Yes I think this is the best strategy to achieve my objectives.

I am unsure and want further information of alternatives that will reduce the costs.

4 . Volatility Management

Do you have any preference as to how volatility is managed within your portfolio?

Diversified asset allocation aims to manage the volatility of an investment portfolio by measuring the amount of risk a portfolio is exposed to. The portfolio is matched to an expected range of returns.

Trend Following Investment is an active management style where the focus is generally on trends rather than long-term fundamental analysis. Trend following is generally more complex but can reduce volatility.

Smoothing aims to deliver growth over the medium to long term but shelters your investment from some of the impact of adverse market movements.

I am unsure and want further information to make my decision.

4. Guarantees - Investment

These questions relate to the selection of certain investment guarantees.

1. Capital Guarantee

Do you want an investment that offers guaranteed capital protection?

Yes No

If Yes:

a) Full protection b) Majority protection

Guarantees - Pension

1. Capital Guarantee

Do you want a pension fund that offers capital protection?

Yes No

If Yes - for:

a) 0 - 5 years b) 5 - 10 years

2. Income Guarantee

Do you want a pension fund that guarantees income?

Yes No

If Yes - for:

a) A fixed term b) Life long

5. Management

These questions relate to the type of investment held in your portfolio and they type of investment management preferred.

1. Investment Funds

Do you have any strong views on the management style of your investments?

Active investing takes a hands-on approach and requires a portfolio manager to make decisions. The goal is to beat the stock market's average returns. It involves a much deeper analysis and can be more expensive.

Passive investing limits the amount of buying and selling making this a very cost-effective way to invest. By definition passive investing will unlikely beat the market, but will likely match market returns.

A combination of both active and passive provides a balance between active and passive and limits the costs of investment.

I would like more information.

2. Investment Management

Understanding that you will incur costs with any investment. Do you have any views as to the day to day running of your investments?

I want a simple approach to investment at a minimum cost.

I am happy that my investments are reviewed periodically and rebalanced to remain in line with my risk approach and that I will incur an additional cost for this.

I want my investments to be actively managed to react to market conditions and that this will incur additional costs such as dealing charges but I am willing to pay more for this service.

I have no strong views.

3. Ethical, Environmental and Social Consideration

ESG (environmental, social and governance) describes areas that characterize a sustainable, responsible or ethical investment.

Do you have any strong views or preferences that you would us to consider in the construction of your portfolio?

I do have some strong views and would like to explore this further.

I am aware of this but do not wish to pursue an exclusively ethical investment strategy.

I have no strong views.

6. Regulation

These questions relate to the regulation and investor protection afforded to retail investors. Some investment funds we select are domiciled in Dublin as pan European investments. These funds are regulated by the Bank of Ireland and not by the Financial Conduct Authority.

1. Financial Conduct Authority

Do you want your investments covered by the Financial Conduct Authority?

Yes No

2. Financial Services Compensation Scheme

Do you want your investments covered by the Financial Services Compensation Scheme?

Yes No

3. Bank of Ireland

Are you happy that your investments are regulated by the Bank of Ireland?

Yes No

I confirm that I have understood each question and answered accurately. Please now proceed to implement your recommendations based on this assessment.

Signature

Name

Date

DISCUSSION POINTS

This includes (but not be limited to) **and should capture the clients' words – to be replayed in SR**

- Why they are considering doing so now?
- Their capacity for loss.
- Their attitude to risk.
- Their investment objective.

*Maximise your returns with
a level of risk you're entirely
comfortable with*

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ESTATE  CAPITAL

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