

INVESTMENT SELECTION CRITERIA

EDITION 5 January 2020



Name

.....

Date Completed

.....

Investment Experience

1. How experienced are you regarding investment:

- ☐ Experienced I have invested for several years and am familiar with investments and the stock market
- ☐ Some Experience I have held investments in the past and have some knowledge of investment and stock markets
- ☐ No Experience I have not invested and tend to invest in cash deposits or national savings

2. Why are you investing now:

3. What do you wish to gain from this investment or pension:

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 use it.

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

3. Liquidity

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

- Yes ☐ No ☐

4. Access

Are you happy to tie your capital up without access?

- Yes ☐ No ☐

If Yes - for:

- over three years ☐ over five years ☐

5. Income

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

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

Risk Management

These questions relate to the management of risk.

1. Diversification

Do you want your investments to be spread across several asset classes and geographical regions?

Yes ☐ No ☐

3. Rebalancing

Do you want your investments to retain your desired risk profile through portfolio update and reviews?

Yes ☐ No ☐

2. Risk Profile

Do you want your investments to match your agreed risk profile and capacity for loss?

Yes ☐ No ☐

Volatility Management

These questions relate to the management of volatility.

1. Smoothed Returns

Would you like your investment to benefit from smoothing or volatility management ?

Yes ☐ No ☐ No preference ☐

2. Momentum and Tactical Trading

Do you want your investments to be bought when markets are expected to rise and moved to a safer investment when markets are expected to fall ?

Yes ☐ No ☐ No preference ☐

Guarantees - Investment

These questions relate to the selection of certain investment guarantees. There is usually an additional cost associated to the purchase of 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 ☐

Management

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

1. Portfolio Holdings

Do you want your Investment portfolio mainly made up of:

- a) Investment Funds ☐
- b) Investment Trusts ☐
- c) Individual Stocks and Shares ☐
- d) No preference ☐

An Investment Fund is a collection of stocks and shares.

An Investment Trust is a company that holds a collection of stocks and shares.

3. Investment Funds

What form of Investment Funds do you require?

- a) Active Investment Management ☐
- b) Passive Index Tracking ☐
- c) Combination of both ☐
- d) No preference ☐

Active Management research and pick preferred stock. Passive Index trackers invest in the whole index reducing research costs.

5. Ethical, Environmental and Social Consideration

Do you wish to invest in Ethical, Environmental and Socially responsible investments?

Yes ☐ No ☐

2. Investment Management

Do you want the day to day running of your investments primarily managed by:

- a) A Fund Manager ☐
- b) A Stock Broker ☐
- c) No preference ☐

A Fund Manager will be responsible for the day to day management of investment funds or investment trusts.

A Stock Broker will be responsible for the day to day management of individual stocks and shares.

4. Investment Management

What type of Investment Management do you prefer?

- a) Advisory ☐
- b) Discretionary ☐

Advisory management defers decisions on investment selection to you the investor. Discretionary investment makes decisions on investment selection without prior referral.

6. Reviews

Do you want your investment regularly reviewed and updated?

Yes ☐ No ☐

Costs and Charges

These questions relate to the costs and charges associated with investment.

1. Fund Manager Costs

What fund management costs would you accept?

- a) 0.1% - 0.4% TER ☐
b) 0.4% - 0.7% TER ☐
c) 0.7% - 1.2% TER ☐

2. Discretionary Management Costs

If you agreed to Discretionary management, what investment management costs would you accept?

- a) 0.1% - 0.3% TER ☐
b) 0.3% - 0.8% TER ☐
c) 0.8% - 1.2% TER ☐

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

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

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ESTATE  CAPITAL

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