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# INVESTMENT SELECTION CRITERIA



Name

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Date Completed

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## Investment Experience

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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:

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

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## Investment Objective

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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 - Investments only

Are you happy to tie your capital up without access?

- Yes            No

If Yes - for:

- over three years            over five years

## Risk Management

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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

### 4. Momentum Trading

Do you want your investments to be bought when markets are expected to rise and moved to gilts or cash when markets are expected to fall ?

Yes  No  No preference

## Guarantees - Investment

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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

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### 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

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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) Individual Stocks and Shares
- c) No preference

An investment fund is a collection of stocks and shares.

### 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

### 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.

### 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.

### 5. Ethical and Social Consideration

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

Yes  No

### 6. Reviews

Do you want your investment regularly reviewed and updated?

Yes  No

## Costs and Charges

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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% - 1.0% TER

### 2. Discretionary Management Costs

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

- a) 0.1% - 0.4% TER
- b) 0.4% - 0.8% TER
- c) 0.8% - 1.2% TER

### 3. Surrender Penalties

Do you want to avoid investments with surrender costs or penalties?

Yes  No

## Regulation

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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

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

Signature

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Name

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Date

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

Financial Advice & Wealth Management



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