

# Suitability Questions

## A. Financial Situation (including ability to bear losses)

1. Do you have any persons financially dependent on you (e.g. spouse, children, etc.)?	Score
Yes	0
No	3

  

2. What is your employment status?	Employment details (information obtained from Appendix 1 - "General Information")
Employed	2
Self Employed	0
Retired/pensioner	0
Unemployed	0
Student	0

  

3. Are you planning significant investments that will require you to draw part of your investments with us (e.g. children's education, purchase of Real Estate, etc.) within	Score
Less than 6 months	0
Less than 2 years	2
> 2 year	4
no investments planned	6

  

4. Percentage (%) of liquid assets you have over your total wealth	Score
Less than 10%	0
Between 11-30%	1
Between 31-49%	2
Between 50-69%	4
Over 70%	6

  

5. Percentage (%) of debt/liabilities you have over your total wealth	Score
Less than 20%	6
Between 21-50%	4
Between 51-80%	1
Over 80%	0

  

6. What is your approximate size of investable/tradable assets? GBP	Score
Less than 5,000	1
Between 5,000 - 50,000	2
Between 50,000 - 500,000	3
Over 500,000	4

  

7. Net Worth (Total Assets - Liabilities) GBP	Score
Less than 50,000	1
50,000 - 100,000	2
100,000 - 500,000	3
500,000+	4

  

8. Please state your average yearly net disposable income in GBP (total income minus expenses)	Score
Up to 2,000	0
Between 2,001 and 10,000	1
Between 10,000 and 25,000	2
Between 25,001 - 50,000	3
Over 50,001	4

  

9. My circumstances are such that in one year period I can absorb a loss of ..... on my portfolio?	Score
10%	1
30%	2
50%	3
70%	4

## B. Investment Objectives (including risk tolerance)

1. Which is your Investment objective for using the Company's Portfolio Management services?	Score
Short term secure investment	0
Short term returns	3
Long term capital appreciation & without accepting major losses	2
Large capital gains & acceptance of major losses	5
Future planning (save for kids education/retirement)	1
Saving for home	1

  

2. How long, on average, you plan to keep your investment with the Company's Portfolio Management services?	Score
Less than 6 days	0
5 days to 6 months	1
6 months to 1 year	2
1 year to 3 years	3
3 years to 5 years	4
Over 5 years	5

  

3. What level of fluctuation would you generally be willing to accept over the period of holding your investment with the Company for the portfolio Management Service? (Generally, the higher the investment risk the higher the potential fluctuation but also the higher the potential returns.)	Score
Between -5% and +5%	0
Between -10% and +10%	2
Between -15% and +15%	4
Between -20% and +20%	6
Between -30% and over +30%	8
Over -30% and over +30%	10

  

4. Which of the following risk profiles corresponds better to your personal investment objectives?	Score
Preservation of capital: no exposure to risk	0
Secure investment: low exposure to risk	1
Medium term growth: moderate exposure to risk	3
Performance objective: substantial exposure to risk	7
Speculation: high exposure to risk	10

  

5. Which risk/reward (loss/return) scenario best describes your annual investment expectations?	Score
20% - 80%	0
30% - 70%	1
40% - 60%	3
50% - 50%	5
60% - 40%	8
70% - 30%	10

  

6. Have you ever used an automated CFDs trading robot computer program in the past or any kind of copy-trading service or any other kind of managed account or asset management services?	Score
Yes	5
No	0

  

7. What is the nature of your business?	Score
Accountancy	0
Admin/Secretarial	0
Catering/Hospitality	0
Creative/Media	0
Education	0
Emergency Services	0
Engineering	0
Financial Services	1
Health/Medicine	0
HM Forces	0
HR	0
Insurance	1
Legal	0
Leisure/Tourism	0
Manufacturing	0
Marketing/PR/Advertising	0
Pharmaceuticals	0
Property Construction/Real Estate	0
Sales	0
Social Care/Services	0
Telecommunications	0
Transport/Logistics	0
Other	0

### Risk Categorisation

Scoring System	Category	
19-41	Low Risk profile Client	Can follow only low risk profile providers
42-59	Medium Risk profile Client	Can follow only medium and low risk profile providers
59-85	High Risk profile Client	Can follow all providers

Clients with a score less than 19 on the suitability are rejected from offering the Portfolio Management and/or Investment Advice services.