PRIVATE WEALTH PROFILE

FIRSTRAND
Private Wealth Management

This Form Includes:

Personal Profile

Investment Profile

Financial Details

Personal Profile

To ensure that we provide you with appropriate advice, we need to understand your personal and financial circumstances and investment objectives. The following questions have been specifically designed to assist us in defining your requirements and will be used by us as a guide to the proposed structure of your portfolio. This will be re-evaluated on an ongoing basis.

For joint applicants, the First Applicant should complete this form on behalf of all applicants.

Please note that answering these questions is not compulsory. However, the more information you provide to us, the more comprehensive our advice will be.

Client name

Family Commitments

What is your marital status?

Do you have any dependents?

Yes ☐ No ☐

If yes, please provide details of your dependent(s)' names, relationship and dates of birth.

Name	
Relationship	
Date of Birth	

Name	
Relationship	
Date of Birth	

Name	
Relationship	
Date of Birth	

Name	
Relationship	
Date of Birth	

Nature of Employment

Who is / was your employer?

What is / was your position and the nature of your work?

What is / was the sector you are / were employed in?

When did you commence employment?

When is / was your normal retirement date?

When is / was your actual or expected retirement date?

What qualifications do you hold?

Which professional bodies are you a member of?

Inheritance Planning

It is important that you consider arrangements for passing on your wealth and take appropriate legal advice.

Have you written a will or established a trust?

A will

Yes ☐ No ☐ Date established ______________

A trust

Yes ☐ No ☐ Date established ______________

If yes, please name the Executor / Trustee below.
(We will not contact them unless you instruct us to do so.)

Name	
Address	
Town	
Postcode	
Country	

Social Interests

We may wish to invite you to any social events that we are either hosting or attending. Please provide us with information regarding hobbies, sports, interests or club memberships you may have below.

Investment Profile

How long have you been investing in financial products (excluding any period of time as a client using a discretionary service)?

- Never ☐
- 0-5 years ☐
- 6-10 years ☐
- Over 10 years ☐

Which investments do you have experience of and understand the risks associated with?

Cash Deposits	☐	UK Equities	☐
Property	☐	Overseas Equities	☐
Fixed Income	☐	Derivatives	☐
Hedge Funds	☐	Private Equity	☐
Funds	☐		

What is the level of your investment experience and understanding (please tick one)?

Low

I have very little understanding of investments and keep my wealth in bank savings and time deposits. ☐

Medium

I have some experience investing and have a basic understanding but I need guidance. ☐

High

I am an active and experienced investor with a good understanding of how markets work and feel able to make my own investment decisions. ☐

In terms of your overall goals, please grade each of the following goals from 1 to 5, with 1 being of high importance and 5 being of low importance:

	Priority High 1	2	Medium 3	4	Low 5
Generating income	☐	☐	☐	☐	☐
Increasing capital	☐	☐	☐	☐	☐
Retire comfortably	☐	☐	☐	☐	☐
Plan and pay for mortgage	☐	☐	☐	☐	☐
Provide for my dependents e.g. education	☐	☐	☐	☐	☐
Provide for my survivors in the event of death	☐	☐	☐	☐	☐
Donations to charity	☐	☐	☐	☐	☐
Gifts to children	☐	☐	☐	☐	☐
Other (please specify below)	☐	☐	☐	☐	☐

Other (please specify)

In terms of your investment objectives, please grade each of the following objectives from 1 to 5, with 1 being of high importance and 5 being of low importance:

	Priority High 1	2	Medium 3	4	Low 5
Generating income	☐	☐	☐	☐	☐
Liquidity (available cash for emergencies or investment opportunities)	☐	☐	☐	☐	☐
Capital growth	☐	☐	☐	☐	☐
Preserve capital	☐	☐	☐	☐	☐
Other (please specify below)	☐	☐	☐	☐	☐

Other (please specify)

In terms of your attitude to investment risk, which of the following most closely matches your own attitude (please tick one)?

Very conservative

I prefer little or no risk of loss. My main concern is the safety of my initial investment. ☐

Conservative

I can accept small short-term losses, but I am concerned about the safety of my investment. ☐

Moderate

I am seeking a balance between safety and investment growth potential. ☐

Significant

I am seeking investment growth and I am prepared to accept some losses for potentially higher growth. ☐

Extensive

I am willing to accept significant risk and potential losses in pursuit of higher long-term investment growth. ☐

If your total portfolio (all of your investments combined) reduced in value in a given period, would you be likely to sell some of your investments and invest proceeds more conservatively?

Yes ☐ No ☐

Personal and Ethical Considerations

Please give details of any personal and ethical beliefs which you feel we should consider in working with you.

Please use this section for your notes or any questions you may have.

Financial Details

Assets

Please indicate the approximate value of your existing assets.

Description	Currency	Value	How registered (e.g. solely or jointly)
Property			
Main residence			
Other property			
Other investments (please detail below on Schedule of Investments)			
Cash			
Personal items of significant value (please specify, e.g. jewellery, automobiles, art, antiques, furniture)			
Other (please specify)			

Schedule of Investments

Description	Currency	Value
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		
11.		
12.		

The following information is essential in order for us to provide you with a full income / liability matching service.

Income

Please provide us with details of your total approximate annual income, specifying the currency for each income source.

Description	Currency	Amount
Employment income		
Gross salary		
Bonus		
Commissions		
Self-employment		
Interest on any Employee Incentive Scheme		
Other income		
Pension		
Investments		
Other (please specify)		

Liabilities

Description	Amount owed	Monthly payment	Interest rate	Term / End date	Currency
Loans					
Mortgage					
Personal loan					
Other loans					
Credit					
HP					
Credit cards					

Insurance

Please specify face value.

Description	Currency	Amount
Life insurance (other than through employer)		
Life insurance (through employer)		
Term insurance		
General insurance (medical, home, etc)		

Expenditure

Please provide us with details of your annual spending requirements and foreseen changes over the next 5 years.

Description	Currency	Amount
Household		
Travel and entertainment		
Education		
Other (please specify)		
Total		

Please detail any significant future events which are likely to be funded from your investments (e.g. wedding of a dependent, house or car purchase etc).

Event 1	
Description	
Currency	
Amount	
Timescale	

Event 2	
Description	
Currency	
Amount	
Timescale	

Event 3	
Description	
Currency	
Amount	
Timescale	

Event 4	
Description	
Currency	
Amount	
Timescale	

Event 5	
Description	
Currency	
Amount	
Timescale	

If there are subsequent cash requirements you may have, please advise your Wealth Manager as soon as practicable.

Please note that you are responsible for helping us to define your investment objectives and policies and should notify your Wealth Manager promptly of any change in information.

All information will be treated in the strictest confidence. It will be used to prepare investment recommendations and you are not obliged to act upon these recommendations.

Please sign below to indicate that the above information is accurate to the best of your knowledge.

First Applicant	
Signature	
Date	

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