



GHC
Capital
Markets

Investor Appraisal

A fact find to achieve
your goals



The GHC Capital Markets Investor Appraisal Introduction



PURPOSE OF THIS DOCUMENT

This document is designed to help us confirm or ascertain several key features about your investment goals. These are your current financial condition, your investment objectives, the timeframes you have for achieving your goals, your attitude to investment risk and your comfort levels in terms of risk.

In obtaining this information from you, we will be able to advise you on whether your existing service and risk grade continues to be suitable for you or whether they should be changed. For this reason we ask you to answer the questions as clearly and accurately as possible. However, should you have any queries during this process, please do not hesitate to contact us.

Any information supplied by you will be treated with the strictest confidence. GHC will process and record your personal information in accordance with GDPR and the Data Protection Act 2018.

The advice that GHC Capital Markets offers is restricted to your investment portfolio. We therefore encourage you to seek further advice from time to time as required from your tax adviser or independent financial adviser.

Please use a ballpoint pen when completing the questionnaire.

RESTRICTED ADVICE

If we give you advice, it will normally be on investments from a restricted number of products and product providers that we have assessed as suitable. We may also give you advice, in limited circumstances and only if you have asked about products and product providers which we have not assessed. As a result, our advice will be 'restricted' as defined in the FCA Rules and not independent advice as also defined in the FCA Rules. Restricted advice is advice that is not based on an analysis of products or investments from the entire range of products and providers. For Collective Investment Schemes such as OEICs or Unit Trusts we will continue to research and make recommendations from the whole of the market unless we inform you differently.



Personal Details

CONTACT INFORMATION

Self

Title:
Forenames
Surname:
Address:
County:
Post code:
Country:
Tel No. (Home)
Tel No. (work)
Mobile:
Email:
Preferred contact method:
Date of birth:
Nationality:
Residency:
Passport Number:
Tax Reference Number:
Employment Status:
Marital Status

National Insurance Number:

Partner (for joint accounts only)

Title:
Forenames
Surname:
Address:
County:
Post code:
Country:
Tel No. (Home)
Tel No. (work)
Mobile:
Email:
Preferred contact method:
Date of birth:
Nationality:
Residency:
Passport Number:
Tax Reference Number:
Employment Status:
Marital Status

National Insurance Number:



Personal Details (continued)

Dependants (Children/Partner/Grandchildren/Elderly Dependents)

Self	Date of Birth	Relationship	Financially Reliant (y/n)
1			
2			
3			
4			
5			
6			

Existing Power of Attorney or Lasting Power of Attorney

	Self	Partner (for joint accounts only)
In Place	Yes No	

Occupation Details

	Self	Partner (for joint accounts only)
Occupation		
Job Title		
Employer/Business Name		
Employer/Business Address		
Town/City		
County		
Postcode		
Country		
Telephone (Work)		
Employment Start Date		
Gross Income per annum		
Net annual profit if self employed		
Gross annual Benefits in Kind		

SOURCE OF WEALTH

This refers to the origin of a client's entire body of wealth, that is total assets. Please confirm by selecting below:

- Inheritance
- Business Ownership Interest
- Investments
- Employment Income
- Other (please specify) _____

EXPECTED FREQUENCY OF INVESTMENT/TRANSACTIONS

- Weekly
- Monthly
- Annually
- Other (please specify) _____



Financial Condition

Income Details (£)

- Net monthly salary
- Net monthly drawings if self employed
- Net monthly additional outcome
- Net monthly pension income
- Net monthly investment income
- Other net monthly income
- Total Net Monthly Income (A)
- Highest rate of income tax?

Do you expect to see your income changing? (please tick) Yes No

If 'Yes' please specify:

Additional Income Notes

Outgoing Details (£)

- Total monthly committed outgoings
- Total monthly discretionary outgoings
- Total Monthly Outgoings (B)

Net Disposable Income (£)

- Total net monthly income (A)
- Total monthly outgoings (B)
- Disposable monthly Income (A-B)

Do you expect to see your outgoings change in the near future? (please tick) Yes No

If 'Yes' please specify:



Financial Condition (continued)

Emergency Fund

Size of emergency fund required?

£

How much do you have?

£

Source of existing arrangements?

Additional amount required?

£

UK Assets

(£)

Home (primary residence)

Additional property

Contents and personal effects

Other chattels and collectibles

Cash deposits

National Savings

Cash ISAs

Stocks and Shares ISAs

Loan stocks and gilts

Investment bonds

Unit/investments trusts/OEICs

Stock market shares

Unlisted securities/investments

Other assets

Total Assets (C)

UK Liabilities

(£)

Mortgages

Other loan amounts

Credit card balances

Store card balances

Overdraft balances

Other

Total Liabilities (D)



Financial Condition (continued)

Overseas Assets

(£)

- Home (primary residence)
- Additional property
- Contents and personal effects
- Other chattels and collectibles
- Cash deposits
- Loan stocks
- Investment bonds
- Unit/investments trusts
- Stock market shares
- Unlisted securities/investments
- Other assets
- Total Assets (E)

Overseas Liabilities

(£)

- Mortgages
- Other loan amounts
- Credit card balances
- Store card balances
- Overdraft balances
- Other
- Total Liabilities (F)

If you have other overseas assets or liabilities not listed above, please specify below:



Your Investment Knowledge and Experience

It is a regulatory requirement for GHC to determine that clients have the necessary level of experience and knowledge in order to understand the risks involved in any future transaction we may arrange for you or in the management of your portfolio. Please answer the following questions regarding you and, where appropriate, your partners knowledge and experience.

- 1. Other than a current account, have you ever had a cash savings account, a cash ISA or savings bonds (e.g. from a bank, building society or NS&I)? (Please tick one box only)**
 - Yes, after taking professional financial advice
 - Yes, without taking professional financial advice
 - Yes, both with and without taking professional financial advice
 - No

- 2. Have you ever had a pension where you could choose the funds you invest in? (Please tick one box only)**
 - Yes, after taking professional financial advice
 - Yes, without taking professional financial advice
 - Yes, both with and without taking professional financial advice
 - No

- 3. Have you ever had a stocks and shares ISA, or a professionally managed investment fund such as an OEIC, unit trust or investment bond? (Please tick one box only)**
 - Yes, after taking professional financial advice
 - Yes, without taking professional financial advice
 - Yes, both with and without taking professional financial advice
 - No

- 4. Have you ever bought or sold individual shares on the stock market? (Please tick one box only)**
 - Yes, after taking professional financial advice
 - Yes, without taking professional financial advice
 - Yes, both with and without taking professional financial advice
 - No

- 5. How often do you review the value of your pensions or investments? (Please tick one box only)**
 - I do not have any pensions or investments
 - At least every 3 months
 - Between 3 months and a year
 - Less often than once a year
 - Only when I see a major financial event in the news
 - I leave this to my financial adviser



Your Investment Knowledge and Experience

6. If the value of your pensions or investments has ever fallen substantially, how did you respond? (Please tick one box only)

- I don't recall the value of my investments ever falling substantially
- Immediately contacted my financial adviser
- Waited to discuss it with my financial adviser at our next planned review
- Took some or all of the remaining money out of the investment
- Invested more as I saw the fall in value as an opportunity
- I took no action as I felt nothing needed to be done
- I took no action as I was unsure what to do

7. How would you describe your level of investment confidence? (Please tick one box only)

- Not confident: I'm not very comfortable with investing
- Somewhat confident: I'm comfortable with some investments but still need some things explained to me
- Confident: I'm comfortable with investing and have a good understanding of the potential risks and rewards

8. If you would like to make any other comment about your previous investment experience (e.g. Buy To Let), background or education which you feel is relevant here, please do so (optional):

The space below can be used for any further notes about the questions or answers (optional):



Your Partner's Investment Knowledge and Experience

1. Other than a current account, have you ever had a cash savings account, a cash ISA or savings bonds (e.g. from a bank, building society or NS&I)? (Please tick one box only)

- Yes, after taking professional financial advice
- Yes, without taking professional financial advice
- Yes, both with and without taking professional financial advice
- No

2. Have you ever had a pension where you could choose the funds you invest in? (Please tick one box only)

- Yes, after taking professional financial advice
- Yes, without taking professional financial advice
- Yes, both with and without taking professional financial advice
- No

3. Have you ever had a stocks and shares ISA, or a professionally managed investment fund such as an OEIC, unit trust or investment bond? (Please tick one box only)

- Yes, after taking professional financial advice
- Yes, without taking professional financial advice
- Yes, both with and without taking professional financial advice
- No

4. Have you ever bought or sold individual shares on the stock market? (Please tick one box only)

- Yes, after taking professional financial advice
- Yes, without taking professional financial advice
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8. If you would like to make any other comment about your previous investment experience (e.g. Buy To Let), background or education which you feel is relevant here, please do so (optional):

The space below can be used for any further notes about the questions or answers (optional):



Your Attitude to Risk

These questions will help you and GHC better understand how you think about risk. There are no right or wrong answers, you just need to select the answer that is the best match for how you feel. (Please tick one box per question)

		Strongly disagree	Disagree	Neither agree or disagree	Agree	Strongly agree
1	Compared to the average person, I would say I take more risks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	I would be willing to risk a percentage of my income/capital in order to get a good return on an investment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	To achieve high returns, it is necessary to choose high-risk investments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4	I have been extremely cautious in my past financial investments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5	Even if I experienced a substantial loss on an investment, I would not be put off by making risky investments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6	I believe it is reckless to take financial risks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7	When I am faced with a financial decision I am generally more concerned about the possible losses than the probable gains	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8	I would rather know that I was getting a guaranteed rate of return than be uncertain about my investments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9	Compared to the average person, I take lower financial risks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10	I would rather put my money in a bank account than invest in shares	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11	I do not feel comfortable with financial uncertainty	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12	If my investment portfolio dropped significantly in value during the first three months, it would not bother me	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13	I would never take a chance with any amount of money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14	I would accept potential losses in order to pursue long-term investment growth	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15	I believe the only way to make money is to take financial risks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



Your Attitude to Risk

		Strongly disagree	Disagree	Neither agree or disagree	Agree	Strongly agree
16	Taking financial risks is important to me	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17	I would be happy investing a proportion of my income/capital in a high risk investment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18	I would feel comfortable investing in shares	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		Not at all comfortable	Slightly comfortable	Moderately comfortable	Comfortable	Very comfortable
19	How comfortable do you feel when you take a financial risk?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		Risk Averse	Somewhat risk averse	Neither risk averse or a risk taker	A moderate risk taker	A risk taker
20	Overall, how would you place yourself on the following scale?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Please use below to add any further notes about the questions or answers (optional)



Your Partner's Attitude to Risk

These questions will help you and GHC better understand how you think about risk. There are no right or wrong answers, you just need to select the answer that is the best match for how you feel. (Please tick one box per question)

		Strongly disagree	Disagree	Neither agree or disagree	Agree	Strongly agree
1	Compared to the average person, I would say I take more risks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	I would be willing to risk a percentage of my income/capital in order to get a good return on an investment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	To achieve high returns, it is necessary to choose high-risk investments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4	I have been extremely cautious in my past financial investments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5	Even if I experienced a substantial loss on an investment, I would not be put off by making risky investments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6	I believe it is reckless to take financial risks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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8	I would rather know that I was getting a guaranteed rate of return than be uncertain about my investments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9	Compared to the average person, I take lower financial risks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10	I would rather put my money in a bank account than invest in shares	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11	I do not feel comfortable with financial uncertainty	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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13	I would never take a chance with any amount of money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Your Partner's Attitude to Risk

		Strongly disagree	Disagree	Neither agree or disagree	Agree	Strongly agree
16	Taking financial risks is important to me	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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		Not at all comfortable	Slightly comfortable	Moderately comfortable	Comfortable	Very comfortable
19	How comfortable do you feel when you take a financial risk?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		Risk Averse	Somewhat risk averse	Neither risk averse or a risk taker	A moderate risk taker	A risk taker
20	Overall, how would you place yourself on the following scale?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Please use below to add any further notes about the questions or answers (optional)



Your Capacity for Risk

These questions are designed to help us understand how your, or your joint, financial situation might affect how much risk you can take. Taken together with the previous questions, they will help GHC provide you with financial advice that is appropriate for your needs.

1. Do you have any specific financial goals for this investment? If you have multiple goals, please choose the main one that applies to you. (Please tick one box only)
 - No, my investment is to meet a range of goals
 - Yes—to meet essential living costs: Any losses from this investment would reduce my standard of living
 - Yes—to meet other important financial goals: If this investment fell in value I'd have enough to live on, but couldn't meet these goals
 - Yes—to meet non essential financial goals: I'd still be able to cover my essential living costs and other important financial goals if this investment fell in value

2. How much of your investments could you afford to lose without reducing your future standard of living? (Please tick one box only)
 - I can't afford any loss
 - I could afford a small loss
 - I could afford a medium loss
 - I could afford a large loss

3. When is the earliest you plan to take money from your investments? (Please tick one box only)
 - Within the next year
 - Between 1 and 5 years from now
 - Between 6 and 10 years from now
 - More than 10 years from now

4. How do you plan to take money from your investments (Please tick one box only)
 - As a single lump sum
 - Leave it invested and withdraw amounts only as needed
 - Leave it invested and withdraw amounts regularly (e.g. taking it as regular income)
 - Leave it invested and only take money out in an emergency

5. How likely is it that you will need to take money from your investments earlier than planned? (Please tick one box only)
 - Very likely: Under certain circumstances I can see a situation where I would need to access my investments early e.g. in a financial emergency
 - Possibly: I may need to access my investments early e.g. in a financial emergency
 - Unlikely: I won't need to access my investments early as I have other money for financial emergencies
 - I can't access some or all of my investments early (e.g. a pension)



Declaration

CLIENT DECLARATION - PLEASE READ CAREFULLY THEN SIGN AND DATE BELOW

I/We confirm that the information I/we have provided is to the best of my/our knowledge correct.

I/We have provided this information understanding that it is used to form the basis of any advice and recommendations made to me/us and that I/we am/are not under any obligation to take up any recommendations made. Furthermore I/we understand that GHC are investment specialists, and as such do not offer a full financial planning service.

I/We understand that recommendations may be made which involve a regular financial commitment or the investment of capital. Accordingly, I/we understand that I/we must be sure of my/our ability to meet that commitment having given consideration to all other expenditure, and the provision for any emergencies, which may require access to funds.

I/We further declare that where I/we do not wish to disclose certain personal/financial information and I/we am/are aware that this may prevent you from being able to identify areas where it might have been appropriate to make recommendations, or which could have an affect on any recommendations made.

You	Your Partner
Signature:	Signature:
Date:	Date:
Print Name	Print Name

ELECTRONIC SIGNATURES

Each party agrees that this Agreement and any other documents to be delivered in connection herewith and which may constitute the whole Agreement, may be electronically signed, and that such electronic signatures appearing on this Agreement or such other documents which constitute the whole Agreement are the same as handwritten signatures for the purposes of validity, enforceability and admissibility. Each party agrees that they are legally binding.

Please note that GHC reserves the right to request hard-copy 'wet' signatures where it believes it is appropriate to do so or where required by a connected third party such as an ISA plan manager.



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