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Please complete each section as follows:

Page 1	Initial Risk Reaction - Please tick one box only.
Page 2 & 3	Risk Profiler Questionnaire – Complete all questions 1-10.
Page 4	Further Questions - Complete all questions 1-6.
Page 5	Responsible Scoring to be completed by Adviser
Page 6 & 7	Strategy & Planning Outcome to be completed by Adviser.
Page 7	Client Signature and Date.

Initial Risk Reaction

Highest

5 AGGRESSIVE

The typical Aggressive portfolio is invested almost entirely in equities and will include exposure to more speculative areas of the market. The aim is to maximize return while accepting the possibility of large short-term fluctuations in value and even the possibility of longer-term losses. The eventual return for the time period over which the money is invested could fall within a wide range of possibilities. In most circumstances, particularly for time periods greater than 10 years, these returns should outperform the returns achievable from the adventurous approach. ☐

4 ADVENTUROUS

The typical Adventurous portfolio is invested primarily in equities. This approach concentrates on achieving a good overall return on the investment while avoiding excessive exposure to the most speculative areas of the market. Significant short-term fluctuations in value can be expected. The eventual return for the time period over which the money is invested could fall within a relatively wide range of possibilities. In most circumstances, particularly for time periods greater than five years, these returns should outperform the returns achievable from the moderate approach. ☐

3 BALANCED

The typical Balanced portfolio includes investment in equities, balanced by exposure to more risk-averse areas of the market such as cash and fixed-income securities. This approach aims to achieve a balance between stability and return but is likely to involve at least some short-term volatility. The overall return is not guaranteed, although the range of possible outcomes should not be extreme. In most circumstances, particularly for time periods greater than five years, these returns should outperform the returns achievable from the conservative approach but may underperform the returns achievable from a higher-risk approach. ☐

2 CONSERVATIVE

The typical Conservative portfolio is invested primarily in risk-averse areas such as cash and fixed-income securities with less exposure to equities. This approach concentrates on stability rather than maximizing return and should limit the chances of substantial short-term volatility. The overall return, while not guaranteed, should fall within a relatively narrow range of possibilities. However, particularly for time periods greater than five years, these returns may underperform the returns achievable from a higher-risk approach. ☐

1 DEFENSIVE

The typical Defensive portfolio is heavily invested in the risk-averse areas such as cash and fixed-income securities. This approach seeks to offer a high degree of stability and should minimize the chances of substantial short-term volatility. The overall return, while not guaranteed, should fall within a narrow range of possibilities. However, particularly for time periods greater than five years, these returns may underperform the returns achievable from a higher-risk approach. ☐

0 CASH

An all-cash portfolio may be appropriate for those who demonstrate very low to no tolerance for risk or have very short time horizons. Such a portfolio, which may include bank-savings or other cash-like accounts, may pay a small rate of return or interest rate, and is generally not expected to lose nominal value. However, particularly for time periods greater than five years, these returns may underperform the returns achievable from a higher-risk approach and may not keep up with inflation. ☐

Lowest

Risk Profiler Questionnaire

Please answer all the questions. Choose the option that best indicates how you feel about each question. If none of the options is exactly right for you, choose the option that is closest or is the best fit for your response. There are no right or wrong answers.

1 Compared to others, how do you rate your willingness to take financial risks?

☐ 1. Extremely low risk taker.

☐ 2. Very low risk taker.

☐ 3. Low risk taker.

☐ 4. Average risk taker.

☐ 5. High risk taker.

☐ 6. Very high risk taker.

☐ 7. Extremely high risk taker.

2 How easily do you adapt when things go wrong financially?

☐ 1. Very uneasily.

☐ 2. Somewhat uneasily.

☐ 3. Somewhat easily.

☐ 4. Very easily.

3 When you think of the word “risk” in a financial context, which of the following words comes to mind first?

☐ 1. Danger.

☐ 2. Uncertainty.

☐ 3. Opportunity.

☐ 4. Thrill.

4 When faced with a major financial decision, are you more concerned about the possible losses or the possible gains?

☐ 1. Always the possible losses.

☐ 2. Usually the possible losses.

☐ 3. Usually the possible gains.

☐ 4. Always the possible gains.

5 What degree of risk are you currently prepared to take with your financial decisions?

☐ 1. Very small.

☐ 2. Small.

☐ 3. Medium.

☐ 4. Large.

☐ 5. Very large.

6 Suppose that 5 years ago you bought shares in a highly regarded company. That same year the company experienced a severe decline in sales due to poor management. The price of the shares dropped drastically and you sold at a substantial loss. The company has been restructured under new management and most experts now expect it to produce better than average returns. Given your bad past experience with this company, would you buy shares now?

☐ 1. Definitely not.

☐ 2. Probably not.

☐ 3. Not sure.

☐ 4. Probably.

☐ 5. Definitely.

7 Investments can go up and down in value and experts often say you should be prepared to weather a downturn. By how much could the total value of all your investments go down before you would begin to feel uncomfortable?

☐ 1. Any fall in value would make me feel uncomfortable.

☐ 2. 10%.

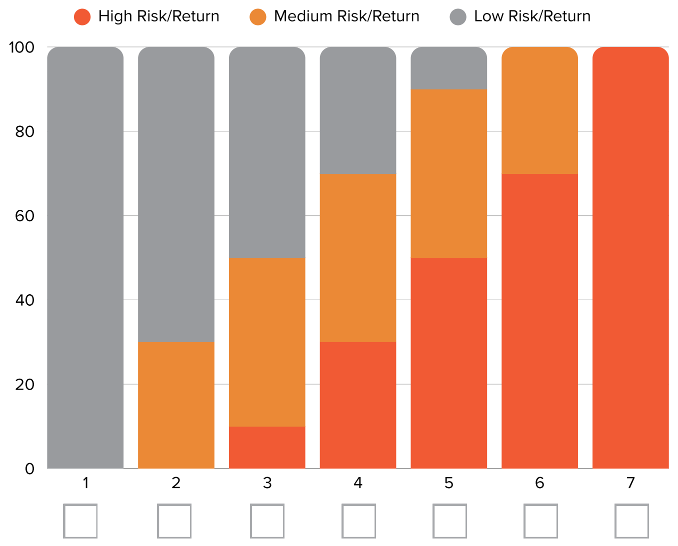
☐ 3. 20%.

☐ 4. 33%.

☐ 5. 50%.

☐ 6. More than 50%.

8 **Most investment portfolios have a mix of investments - some of the investments may have high expected returns but with high risk, some may have medium expected returns and medium risk, and some may be low-risk/low-return. (For example, shares and property would be high-risk/high-return whereas cash and bank deposits would be low-risk/low-return.) Which mix of investments do you find most appealing? Would you prefer all low-risk/low-return, all high-risk/high-return, or somewhere in between?**



9 **With some types of investment, such as cash and bank deposits, the value of the investment is fixed. However, inflation will cause the purchasing power of this value to decrease. With other types of investment, such as shares and property, the value is not fixed. It will vary. In the short term it may even fall below the purchase price. However, over the long term, the value of the shares and property should certainly increase by more than the rate of inflation. With this in mind, which is more important to you - that the value of your investments does not fall or that it retains its purchasing power?**

☐ 1. Much more important that the value does not fall.

☐ 2. Somewhat more important that the value does not fall.

☐ 3. Somewhat more important that the value retains its purchasing power.

☐ 4. Much more important that the value retains its purchasing power.

10 **Think of the average rate of return you would expect to earn on an investment portfolio over the next ten years. How does this compare with what you think you would earn if you invested the money in bank deposits?**

☐ 1. About the same rate as from bank deposits.

☐ 2. About one and a half times the rate from bank deposits.

☐ 3. About twice the rate from bank deposits.

☐ 4. About two and a half times the rate from bank deposits.

☐ 5. About three times the rate from bank deposits.

☐ 6. More than three times the rate from bank deposits.

Further Questions

Responsibility Views

1 On a scale of 1 to 10 (1 being the lowest and 10 being the highest) how knowledgeable and bought into the concept of responsible, investing are you?

Lowest — Highest

1	2	3	4	5	6	7	8	9	10
☐	☐	☐	☐	☐	☐	☐	☐	☐	☐

2 I would boycott a firm or company because of the way it treats it's workers

☐ A. Strongly Agree
☐ B. Agree
☐ C. Neutral
☐ D. Disagree
☐ E. Strongly Disagree

3 I use low carbon transport whenever I can

☐ A. Strongly Agree
☐ B. Agree
☐ C. Neutral
☐ D. Disagree
☐ E. Strongly Disagree

4 I would boycott a company or brand because I disagree with the ethics of their behaviour

☐ A. Strongly Agree
☐ B. Agree
☐ C. Neutral
☐ D. Disagree
☐ E. Strongly Disagree

5 Businesses have a wider social and environmental responsibility than simply making profit

☐ A. Strongly Agree
☐ B. Agree
☐ C. Neutral
☐ D. Disagree
☐ E. Strongly Disagree

6 I want my investments to support the environment and address climate change

☐ A. Strongly Agree
☐ B. Agree
☐ C. Neutral
☐ D. Disagree
☐ E. Strongly Disagree

Knowledge & Experience

What is your knowledge and experience in investing?

☐ A. You have no knowledge and no previous experience of investing.

☐ B. You have some knowledge but no previous experience of investing.

☐ C. You have some knowledge and some previous experience of investing.

☐ D. You have a good understanding of investing and have experience of investing across a broad range of investments.

☐ E. You have a detailed understanding of investing and have much experience across a widespread range of investments.

☐ F. You are a 'sophisticated' investor with great experience and a long history of investing across all product types and markets.

☐ G. You are a 'professional' investor working within the financial services industry.

Investment Style

What is your preferred style of investment?
Please tick box A, B or both.

☐ A. Active Management - I prefer to invest in a l larger element of higher cost funds in the hope that they can outperform the market.

☐ B. Passive Management - I prefer to invest in a larger element of lower cost funds which track the market rather than trying to outperform it.

Investment Mandate

What level of involvement would you like to have in the ongoing management of your investments?

☐ A. Advisory – I would like to remain involved in investment decisions, with any changes requiring my agreement.

☐ B. Discretionary – I am comfortable delegating day-to-day investment decisions to an investment manager.

Responsible Scoring

To calculate the responsible score of the investor their answers from the Responsible Views will need to be factored together.

Question 1 is not scored. This is intended to allow advisers to record the investor's existing understanding of responsible investments within a single document and place the results in context.

Responsible Views Score

Question	A	B	C	D	E	Score
2	5	4	3	2	1	
3	5	4	3	2	1	
4	5	4	3	2	1	
5	5	4	3	2	1	
6	5	4	3	2	1	
Total						

Responsible Views Scoring Totals

A score of 20 or more

This would suggest full client embracement in responsible investing and this is an integral part of their investment philosophy.

A score of between 10-19

This would suggest they are interested in having a proportion of the portfolio exposed to responsible investing, but this is not the core objective.

A score of 9 or less

This would suggest they are not interested in responsible investing.

strategy & planning outcomes

Final Attitude to Risk

Chart key

Cash Bonds Equities

5 Aggressive

4 6 90

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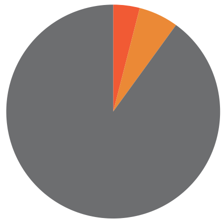
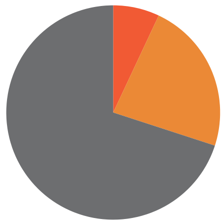


4 Adventurous

7 23 70

The typical Adventurous portfolio is invested primarily in equities. This approach concentrates on achieving a good overall return on the investment while avoiding excessive exposure to the most speculative areas of the market. Significant short-term fluctuations in value can be expected. The eventual return for the time period over which the money is invested could fall within a relatively wide range of possibilities. In most circumstances, particularly for time periods greater than five years, these returns should outperform the returns achievable from the moderate approach.



3 Balanced

7.50 42.50 50

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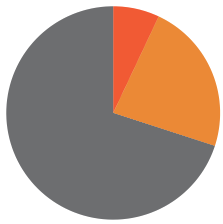
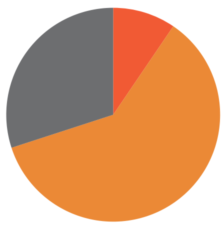


2 Conservative

9.5 60.5 30

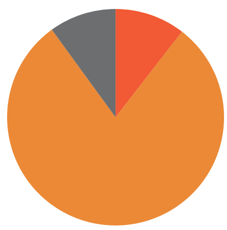
The typical Conservative portfolio is invested primarily in risk-averse areas such as cash and fixed-income securities with less exposure to equities. This approach concentrates on stability rather than maximising return and should limit the chances of substantial short-term volatility. The overall return, while not guaranteed, should fall within a relatively narrow range of possibilities. However, particularly for time periods greater than five years, these returns may underperform the returns achievable from a higher-risk approach.



1 Defensive

10.5 79.5 10

The typical Defensive portfolio is heavily invested in the risk-averse areas such as cash and fixed-income securities. This approach seeks to offer a high degree of stability and should minimise the chances of substantial short-term volatility. The overall return, while not guaranteed, should fall within a narrow range of possibilities. However, particularly for time periods greater than five years, these returns may underperform the returns achievable from a higher-risk approach.



0 Cash

100 0 0

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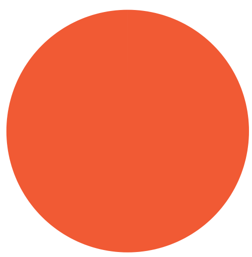

Final Responsible Exposure within your portfolio

We would describe your approach to responsible exposure within your portfolio as follows:

☐ A. It is my primary objective. I would only want to have exposure to those businesses who meet my responsible views and are prepared to accept that this will involve screening out exposure to certain businesses.

☐ B. I like the idea of making a positive change and difference with a smaller part of my portfolio. This is not my primary objective but I do like the idea of having some, for example around 1/3, exposure to responsible businesses.

☐ C. I have no preference towards responsible investing and as such I do not require a bias towards these kind of businesses within my portfolio.

Final Investment Style and Portfolio Running Costs

We would describe your investment style as follows:

☐ A. Active Management - I prefer to invest in a larger element of higher cost funds in the hope that they can outperform the market.

☐ B. Passive Management - I prefer to invest in a larger element of lower cost funds which track the market rather than trying to outperform it.

Final Investment Mandate

We would describe your Investment Mandate as follows:

☐ A. Advisory – I would like to remain involved in investment decisions, with any changes requiring my agreement.

☐ B. Discretionary – I am comfortable delegating day-to-day investment decisions to an investment manager.

Final Capacity for Loss

We would describe your ability to absorb capital losses and fluctuations in your portfolio value as follows:

☐ A. You are unable to absorb any losses to your portfolio value as it would have a significant detrimental impact to your standard of living.

☐ B. You could incur small losses. In extreme circumstances a drop of 20% or less in the value of your portfolio would not have a material impact on your standard of living.

☐ C. You can incur some loss. Falls of up to 35% of or less in the value of your portfolio would not have a significant impact on your standard of living.

☐ D. It appears that you are able to absorb large losses (above 35%) in the value of your portfolio without it significantly impacting your standard of living.

Name

Signed

Date Signed

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The capacity-for-loss, investment-style and responsible-investing notes are recorded within the supplementary questions in the Intelligent Office fact-find and will be confirmed in any associated suitability Letter and/or annual assessment.