

CLIENT FACT FIND

The purpose of this confidential questionnaire is to gather information about you and your current financial position. We will use the information contained within the document as a basis for discussion at our meeting.

Consultant Name	
Date	
Client	
Adviser Notes	

1. Personal and Contact details

Title	
First Name (as per passport)	
Surname	
Marital Status	
Date of Birth	
Home Address	
Home Phone Number	
Mobile Phone Number	
Email Address	

Nationality	
Residence for tax purposes	
Tax Number	
Are you a US Citizen or Green Card Holder?	

Personal and Contact details – Adviser Notes

2. Family Details – Children, Dependents and Others

Name	Relationship	Date of Birth/Age	Dependent? Yes/No

<p>Family Details – Children, Dependents and Others – Adviser Notes</p> <ul style="list-style-type: none"> • Dependent Children education costs • Planned Special Events (Marriages etc.) • Care obligations and impacts (Spousal/Parental) • Family Trusts

3. Employment Status and Sources of Income

Occupation	
Employment Status (e.g. employed, self-employed, retired etc.)	
Name of employer	
Please provide a brief description of the nature of your business	
Basic earned income (pa, pm, pw):	
Bonus or variable payments:	
Dividend income:	
Other investment income:	
Pension income:	
State benefits or Allowances:	
Other (please state source)	

Employment Status and Sources of Income – Adviser Notes

- Is the Employer or Employee Status expected to change?
- Time in current role / employment history
- Any changes within salary package (e.g. Car, Pension, Share Schemes)?

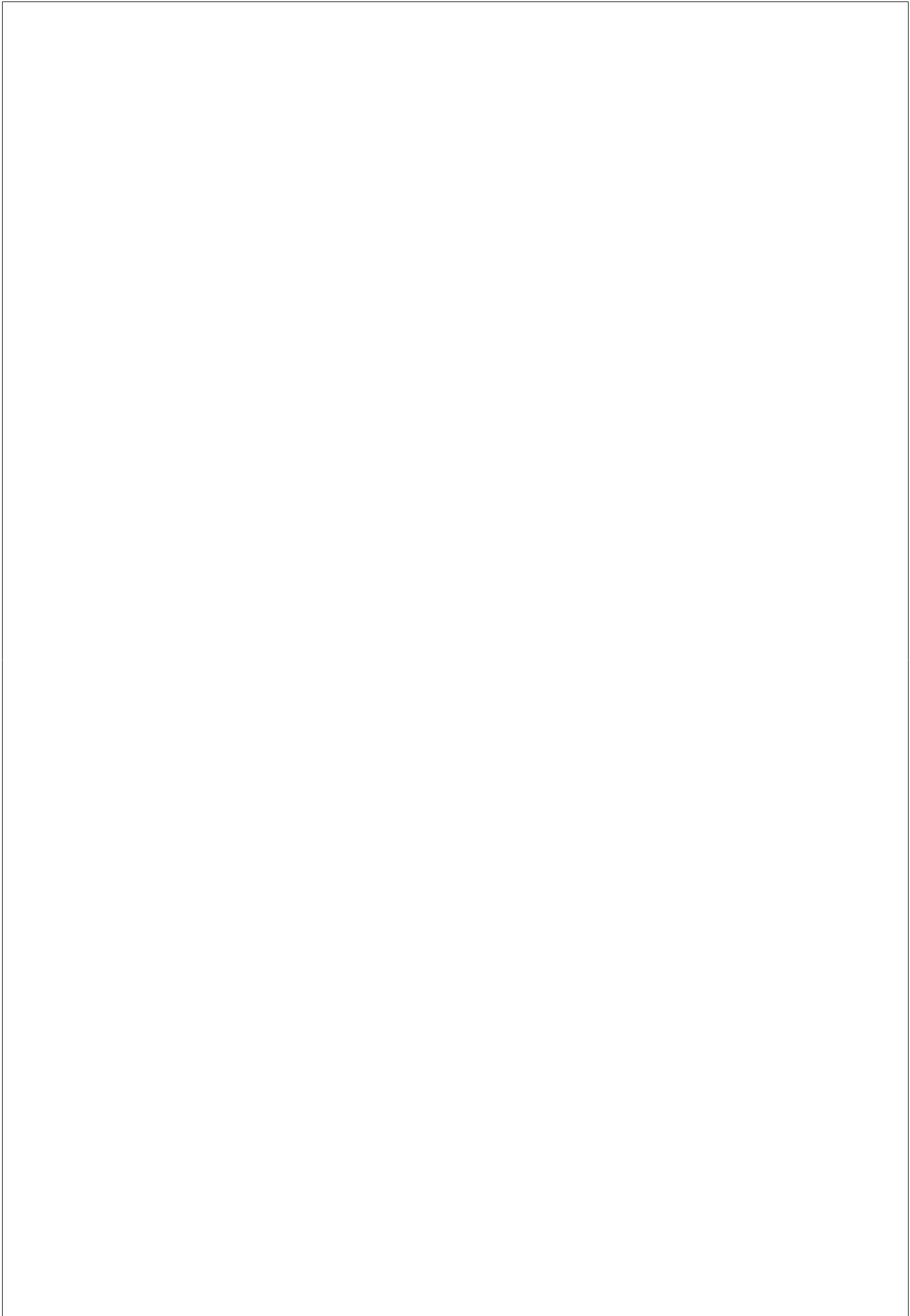
4. Income and Expenditure (approximation)

Net Monthly Income	
Monthly Expenditure	
Joint Monthly surplus or shortfall	

Income and Expenditure (approximation) – Adviser Notes

- Is income expected to change – when and by how much?
- Planned, extraordinary, spending
- Contingency fund – in place and how has the client addressed this?

5. Existing Policies – Pensions/Life/Investments:

A large, empty rectangular box with a thin black border, occupying most of the page below the section header. It is intended for the user to provide details about existing pensions, life insurance, and investments.

Existing Policies – Pensions/Retirement – Adviser Notes

6. Client Priorities – Pensions/Retirement

Please number from 1-11 with 1 being highest priority

Certainty of pension benefits / Guaranteed Income	
Maximising Tax-Free Cash*	
Provision of a spouse's pension	
Provision of lump sum death benefits / legacy	
Ability to retire early	
Flexibility to vary and control retirement income	
Tax planning in retirement	
Consolidation of pension funds	
Break ties with scheme (e.g. due to deficit)	
Opportunity for investment growth	
Currency consideration / minimising currency risk**	

Currency Risk**

If living overseas, a defined benefit pension would be payable in its source currency. If this is different than the currency of the client's outgoings and expenditure, there may be fluctuations due to currency conversion. Would they prefer that their pension is paid in the same currency as their retirement outgoings? If so, please provide their view on this and confirm how important this factor is.

7. Third Party Advice

PROFESSIONAL ADVISERS	
Accountant Name and Address	
Solicitor Name and Address	

Third Party Advice – Adviser Notes

- Add all other TPA to above table – Introducers; Banks; DFM; Investment Manager; previous IFA etc.
- Note fees and commissions
- What is the strength of the relationship (committed; transient etc.)?
- Does the client insist that we need to work with them – can introductions be made?

8. What you own

Home	
Other Property	
Bank account and deposit holdings	
Government Savings Bonds	
Value of Pension Plans	
Unit Trusts or Investment Trusts	
Investment Bonds	
Share/Equities holdings	
Other	

NOTE : If you prefer, we are happy to accept a separate record of your investments (e.g. spreadsheets, valuations etc.) which can be attached to this document for ease of reference.

What you own – Adviser Notes

- Is a house move in prospect (timescale)?
- Any rented property considerations?
- Any anticipated future inheritances/
- Will details and any IHT considerations (Gifting, to or from)?
- Are clients assets arranged relevant to their current circumstances?

9. What you owe

Current Mortgage balance (on Home)	
Mortgage balance on second property	
Credit Card balance	
Other loans, e.g. car loan	

What you owe – Adviser Notes

- Further borrowings – short term; payday, Family loans

10. Estate Planning

Have you made a will?	
If Yes, who are the main beneficiaries?	
Does it reflect your current wishes?	
Are any trusts in place (detail below including trustees)	
Do you have a Lasting or Enduring Power of Attorney?	
If yes, to whom has the "Power" been given?	
Have you made any gifts in the last 7 years?	
Are you expecting an inheritance?	

Estate Planning – Adviser Notes

- Have they made a will?
- Main Beneficiaries
- Power of Attorney
- Made any gifts?
- Expecting Inheritance?

11. Changes in circumstances

Please note any known changes that may occur in the next five years.	
---	--

Changes in circumstances – Adviser Notes <ul style="list-style-type: none">• Retirement changes• Employment changes• Personal / Health changes• Family changes
--

--

12. Verification of Identity and Proof of Address

Identity & Proof of Address (Passport & Utility Bill)	
--	--

Verification of Identity – Adviser Notes <ul style="list-style-type: none">• When was this last checked?• Are the documents current/valid (passport, License; Bills)? Utility Bill less than 3 months• Have we followed AML procedures? Utility Bill for PoA Passport for Pol
--

--

13. What prompted you to seek financial advice?

What prompted you to seek financial advice?
What prompted you to seek financial advice? – Adviser Notes
<ul style="list-style-type: none">• Web search?• Adviser referral?• Client is Sophisticated Investor

14. What are your priorities and objectives?

Please use this section to tell us about what advice and you are seeking and how you would like us to help

Priorities and objectives
What are your priorities and objectives? – Adviser Notes
<ul style="list-style-type: none">• Protection• Pensions• Savings and Investments• Outline the actions that we need to take next

15. Other Information

Please use this section to tell us anything else about yourself of your personal circumstances that may be relevant

Other Information
Other Information – Adviser Notes <ul style="list-style-type: none">Record as much detail as possible where relevant, regarding client's state of health, smoking status, medications etc. and related considerationsNote any unique or important features for this clientRecord factual personal requirements or needs (e.g. Spouse to be able to discuss clients business; physical needs; any special needs for client comfort and contentment with ALFS)

Data Protection Act 2018 – Disclosure of Information

The information recorded on this document, and any further information obtained relating to you will be retained on file and may be stored electronically. All information is treated with due confidentiality and is maintained in accordance with Data Protection legislation and regulatory requirements. Information may need to be disclosed to third parties as detailed in our Disclosure Document and Fee Agreement.

16. Attitude to Risk Questionnaire

The EUI Risk Profiler makes it easier to choose investments that match your needs. Upon completion we will be able to:

Accurately assess your attitude to investment risk and match investments to your personal risk profile.

It is very important that you review your overall situation and investment needs with your Financial Advisor on an annual basis prior to making an investment.

How long do you plan to invest for?

How would you describe your investment knowledge?

- Expert: I have an in-depth knowledge of how investments work.
- High: I have a good understanding of the different types of investments and their risks.
- Moderate: I have knowledge of the basic types of investments and their risks.
- Little: I have little knowledge about investments and their risks.
- None: I have no investment knowledge.

What is your investment objective?

- To maximise returns, regardless of risk.
- To make high returns, without excessive risk.
- To make good returns, with limited risk to my capital.
- To make returns which beat inflation, without significant risk to my capital.
- To protect my capital.

How concerned would you be with a short-term (6 months) 10% decline in your investment?

- Not concerned.
- Slightly concerned.
- Moderately concerned.
- Very concerned.
- Extremely concerned.

What is your appetite for taking risk? (If you invested €10,000 today, what range of potential values would you consider to be an acceptable return for your investment after 5 years?)

- between €6,300 and €17,200.
- between €6,800 and €16,300.
- between €7,900 and €14,000.
- between €8,900 and €12,100.
- between €9,800 and €11,600.

What is your approach to taking risks? (If you could increase the value of your investment by taking more risk, would you?)

- Take a LOT more risk with ALL of your money.
- Take a LITTLE more risk with ALL of your money.
- Take a LITTLE more risk with SOME of your money.
- Be UNWILLING to take any more risk.

Financial emergency (Do you have other savings available to you, should you encounter a financial emergency?)

- No. I have no other savings I can use in the event of an emergency.
- I have some other savings, but nothing earmarked for a financial emergency.
- Yes. I have specific savings that I can use in an emergency.

Financial well-being (If this investment were to perform poorly, what impact would this have on your financial well-being?)

- It would have a big impact. This investment is required for a specific purpose.
- It would have some impact. I would need to make some adjustments to my future plans.
- It would have no impact, as I have other savings.

17. Investment Experience:

1: How would you describe your knowledge and understanding of investment markets? (e.g. S&P, FTSE, etc.)

- Limited:** Little prior experience of investments having mainly held money on deposit until now; limited knowledge of investments and the relationship between returns and risk.
- Good:** Some knowledge and experience of investments; understand the different investment types and that the investments that offer higher returns generally bring higher risks.
- Informed:** Knowledge and experience of a broad range of investment types and their risks having actively invested in them over a period of time; or have worked in the financial sector.

2: Please give us details of the investments you have made in the last 12 months, to include amount and frequency of investments. (excluding details of investments made where you have received financial advice).

- Equities
- Bonds
- Collective Investment Schemes
- Alternative (incl. private equity, AIFs (Alternative Investment Funds))
- Derivatives

3: Do you hold any relevant investment qualifications and are you a member of a professional body?

4: Do you currently work in the financial services sector or have you previously?

18. Sustainability Assessment:

- I have sustainability preferences and would like to complete the Sustainability Assessment.
- I do not have sustainability preferences and do not need to complete the Sustainability Assessment.

N.B. If the client has answered yes to the above please complete the Sustainability Assessment questionnaire.

Client Signature

Place of Signature: _____

Date of Signature: _____

19. Advisor Signature

Place of Signature: _____

Date of Signature: _____