Confidential Client Profile

Client Name

Date

Client Objectives

Confidential Client Profile – Index

SECTION A – PERSONAL DETAILS

The following financial profile is designed to enable your adviser to offer the Most Suitable advice for your circumstances. All information is treated in confidence.

PRIVATE AND CONFIDENTIAL

	SELF		PARTNER	
Surname				
Forename(s)				
Salutation				
Mailing Title				
Date of Birth*(dd/mm/yy)* & Age Next Birthday				
Nationality				
Country of Residence				
How long have you been offshore?				
How long do you intend to remain offshore?				
ID/Passport No.				
Gender				
Marital Status				
Occupation				
Position				
Date Joined Company				
Tenure				

Dependents	Age	M/F	Relationship	Nursery / Primary / Secondary / University / Other		
				Starting Age	Until Age	Annual Cost

SECTION A – PERSONAL DETAILS

Home Address	
Country	
Home Phone No.	
Home Fax No.	
Home e-mail account(s)	
Mobile No.	

Work Address	
Company Name	
Country	
Work Phone No.	
Work Fax No.	
Work e-mail account(s)	

Other Address(es)	
Country	
Other Phone No.	
Other Fax No.	
Other e-mail account(s)	

Preferred Correspondence Address	
Home	☐
Work	☐
Other	☐

Preferred Correspondence Method

Notes

SECTION B – INCOME AND EXPENDITURE

INCOME

INCOME	CURRENCY	MONTHLY ANNUALLY	SELF	PARTNER
EARNED INCOME				
HOUSING ALLOWANCE				
BONUS				
INVESTMENT INCOME				
RENTAL INCOME/ OTHER				
TOTAL INCOME				

EXPENDITURE

DETAIL	AMOUNT	AMOUNT
RENTAL/HOUSING		
LOANS (mortgages and personal)		
CREDIT CARDS		
TRAVEL		
FOOD		
FIXED BILLS (electricity. etc)		
LIFE ASSURANCE		
CLUB MEMBERSHIP		
GENERAL INSURANCE		
TAX		
EDUCATION FEES		
HIRED HELP		
OTHER		
TOTAL		

NET **Monthly / Annual** **Disposable Income**		

SECTION C – BALANCE SHEET – FIXED ASSETS

Fixed Assets	Self / Partner / Joint / Trust	Purchase Date	Purchase Price	Further Details (e.g. location / purpose)	Rental Income	Value	Value in Base Currency
Principal Residence							
Investment Property 1							
Investment Property 2							
Investment Property 3							
Other (e.g. Private Equity)							
Other (e.g. Collectibles)							
Are your assets adequately insured?		Y / N	Please note in the protection section			Sub Total	

Liabilities	Self / Partner / Joint / Trust	Finance Provider	Date Commenced	Maturity Date	Type of Loan	Interest Rate	Repayment Amount/ Frequency	Oustanding Balance	Balance in Base Currency
Principal Residence									
Investment Property 1									
Investment Property 2									
Investment Property 3									
Personal Debt(s)									
Other									
Are your liabilities adequately insured?	Y / N	Please note in the protection section						Sub Total	

Fixed Assets Total	A	

SECTION C – BALANCE SHEET – MEDIUM TERM ASSETS

Retirement Schemes	Self / Partner / Joint / Trust	Personal/ Company	Date Commenced	Contribution Status		Retirement Age	Defined Benefit or Value	Value in Base Currency
				Personal	Employer			

Savings Plans	Self / Partner / Joint / Trust	Date Commenced	Contribution & Frequency	Maturity Date	Rationale	Value	Value in Base Currency

Other Assets	Self / Partner / Joint / Trust	Purchase			Rationale	Value	Value in Base Currency
		Price	Units	Date			

Medium Term Assets Total	B	

SECTION C – BALANCE SHEET – CURRENT

Institution & Jurisdiction	Self / Partner / Joint / Trust	Current / Deposit / Product	Currency	Maturity date / Notice	Interest Rate	Value	Value in Base Currency
						Sub Total	

Please ensure you are receiving the best interest rate on your Current Assets, in particular, Bank Deposit Accounts.

Current Assets Total	C	

Exchange Rates Used		
Base Currency	Date	
Currency	Rates	Source of rates

Notes

SECTION D – ASSET WEIGHTING

BALANCE SHEET		Net Amount	Current Weighting	Target Weighting	Asset Allocation
Fixed Assets	A		%	%	Consider Balance Sheet's Medium-Term Assets Core & Satellite Weightings
Medium-Term Assets	B		%	%	
Current Assets	C		%	%	
TOTAL NET WORTH					
Cash Reserve: 3/6 Months Deposit Account A/C		☐			

DISPOSABLE CASH FLOW			Current		Future	
Monthly / Annual Amount	Assets		Amount	%	Amount	%
	Fixed Assets	A				
	Medium-Term Assets	B				
	Current Assets	C				

Proposals for Re-Weighting

Balance Sheet Review

Disposable Cash-Flow Review

SECTION E – RETIREMENT PLANNING ANALYSIS

RETIREMENT PLANNING ANALYSIS	SELF	PARTNER
At what age do you anticipate your retirement?		
Where do you plan to retire?		
What monthly income do require in today's terms when you retire?		
Which assets have you 'ear marked' for retirement income planning?		
Do you think these assets will be adequate?		
Do you want this reviewed (e.g. Monte Carlo)?		
NOTES:		

SECTION F – INVESTMENT RISK PROFILE

i) Investor Experience

Q1. How long have you been investing?

- Less than 1 year ☐
- 1 – 4 years ☐
- 5 – 10 years ☐
- 10 years plus ☐

Q2. What Types of Investment Products have you previously invested in?
(Please choose one or more)

Are you comfortable with the volatility associated with this type of investment?

Investment Product		YES	NO
Cash & Equivalents	☐	☐	☐
Bonds	☐	☐	☐
Direct Public Equities	☐	☐	☐
Private Equity	☐	☐	☐
Mutual Funds	☐	☐	☐
Equity Linked Assurance Schemes	☐	☐	☐
Commodities	☐	☐	☐
Alternative Investments : Hedge Funds	☐	☐	☐
Investment Property	☐	☐	☐
A portfolio of investment products	☐	☐	☐
None of the Above / Other	☐	☐	☐

Notes

Q3. Have you 'geared' any of your previous investments (non property)?

- Yes ☐
- No ☐

Q4. Do you trade investments on a regular basis?

- No, I normally hold investments for more than 5 years ☐
- No, I normally hold investments for more than a year ☐
- Yes, more than once every six months ☐
- Yes, more than once a month ☐
- Yes, more than 40 times a year ☐

Q5. How would you rate your investment knowledge?

- Very high ☐
- High ☐
- Good ☐
- Medium ☐
- Low or poor ☐

SECTION F – INVESTMENT RISK PROFILE

Investor Experience Profile - Which ‘profile’ suits you?

Inexperienced Investor	You have invested in a limited range of asset classes for a period of less than four years and/or have stated that your investment knowledge is low or poor. However, you do understand that prices of securities may go up as well as down.	
Experienced Investor	You have invested in various asset classes for a period of more than four years and have experienced volatility. You have stated that your investment knowledge is good or higher and acknowledge investment risk.	
Professional Investor	You frequently trade various asset classes each year for more than four years. As an individual you have in excess of US$1.1 million of ‘investible’ assets and have extensive investment knowledge. **NOTE: Different jurisdictions may have different definitions**	

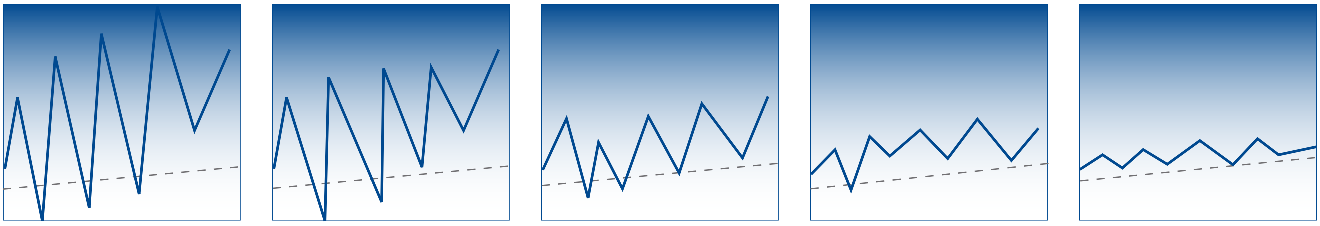
ii) Risk Tolerance

Q1. Please tick which of the following portfolio’s annual returns (volatility) you would be most comfortable with?
(Assume an inflation rate of say 3% p.a. and do not consider accumulative return ONLY annual return)

Year	1	2	3	4	5	Tick
Portfolio A	5%	5%	5%	5%	5%	
Portfolio B	-5%	3%	12%	9%	-2%	
Portfolio C	11%	-6%	8%	2.5%	14%	
Portfolio D	16%	-10%	2%	12%	17%	
Portfolio E	-5%	19%	22%	-12%	18%	

Q2. Please tick which volatility pattern you are most comfortable with?

Portfolio 1	Portfolio 2	Portfolio 3	Portfolio 4	Portfolio 5



Inflation - Performance

Disclaimer: These portfolios are intended to provide a “numerical” and a “visual” of different volatilities only. There is no intention to provide an accurate representation of portfolios. If they do not help the investor in assessing risk, they should be ignored and, the investor should discuss their tolerance to volatility with their adviser. The discussion points should be recorded in the comments box

SECTION F – INVESTMENT RISK PROFILE

Adviser Discussion Points

Comments

Discussion Points: i Investor experience and knowledge.

ii Risk Tolerance

iii) Agreed Risk Profile

PPI's approach to Asset Allocation is to reflect the differentiation of Strategic versus Tactical model making and risk profiles.

We believe that by utilising these concepts we will be able to provide asset allocation solutions that improve our ability to manage our clients' expectations.

Strategic: "Art of planning and directing longer operations and movements" Oxford Dictionary.
Tactical: "Done in immediate support …… procedure calculated to gain some end" Oxford Dictionary.

PPI has taken these definitions to mean that a Strategic Asset Allocation is one that is set for a longer period of time while a Tactical Allocation is used to take advantage of shorter-term trends in the financial markets.

Tactical allocations will normally be a blend of the Strategic asset allocations and will only be available via qualified Wealth Managers.

Taking into account these views, we have created the following asset allocations/risk profiles:

Strategic
Conservative
Balanced
Growth
Alpha

Tactical
Aggressive
Pre-Retirement
Post-Retirement
Income

Risk Profiles

We have a differentiated approach to setting strategic asset allocations, which is based on the use of a broader range of asset classes defined by the differences in the expected response to economic conditions. We believe our allocations provide solutions that improve our ability to manage client expectations.

SECTION F – INVESTMENT RISK PROFILE

Please tick which profile 'best' suits you.

We have outlined the risk profiles and objectives for each profile below.

Strategic :

Conservative

Investor suitability :

Investors primarily interested in income and modest growth potential but who wish to remain invested in a diversified portfolio of assets. The allocation is relatively defensive but has a modest exposure to growth assets.

Objectives :

- Steady income from investments and modest capital growth.
- Some growth potential

Regular	Capital

Source: RMB

Balanced

Investor suitability :

Investors with some time until retirement, who wish to invest in a balanced portfolio. The allocation invests in a much broader range of assets than a typical balanced fund, which will result in lower potential for capital loss whilst at the same time offering growth potential.

Objectives :

- Income and capital growth from investment
- Medium potential for growth

Regular	Capital

Source: RMB

Growth

Investor suitability :

Investors who have a longer investment time horizon, primarily interested in capital growth, and are comfortable with modest short -term capital losses. The allocation is biased towards growth assets, but still invests in a broader range of assets than a typical growth fund.

Objectives :

- Capital growth from investments, low levels of income
- High potential for growth

Regular	Capital

Source: RMB

Alpha

Investor suitability:

Investors who wish to adopt an aggressive approach, with the sole aim of long-term capital growth. Medium-Term losses should be expected. The allocation is almost entirely biased towards equities and other growth assets.

Objective :

- Long-Term Capital Growth

Regular	Capital

Source: RMB

SECTION F – INVESTMENT RISK PROFILE

Tactical :

Aggresive

Investor suitability

Investors who want to run using an Active Asset Allocation Model, where the portfolios would have the capacity to move heavily over-weight or under-weight in individual asset classes, depending on the prevailing economic and market conditions of the time.

Regular	Capital

Source: PPI Asset Management Division

Pre-Retirement

Investor suitability

Investors who are close to retirement and are primarily interested in capital preservation but wish to remain invested in a diversified portfolio. Generally, a blend of the Conservative and Balanced Asset Allocation profiles is suitable in terms of risk profile; however, the investor should carefully consider how much should be allocated to the Balanced profile.

Objectives :

- Income from investments with low to modest capital growth
- Some potential for growth

Regular	Capital

Source: PPI Asset Management Division

Post-Retirement

Investor suitability

The Conservative Asset Allocation is suitable in terms of risk profile. The asset allocation should blend with the income tactical profile by taking into account the amount of income needed.

Objectives :

- Income from investments and 'Real" capital preservation
- Low potential for growth

Regular	Capital

Source: PPI Asset Management Division

Income

Investor suitability

A tactical portfolio based upon the investor's requirements for actual income, probably utilising the conservative portfolio as a core holding. It should be noted that all income investors have differing requirements – particularly from a taxation perspective, as well as from differing portfolio size and of course their own income generating assets and requirements. Each portfolio should be designed to meet these individual needs.

The actual asset allocation of this portfolio would therefore be actively managed; particularly taking into account interest rate movements and their effect upon interest sensitive securities.

Regular	Capital

Source: Citigroup

The Risk Profile Questionnaire is intended to help the Client to understand their risk profile.
It is from this information that the Client's Risk Profile is agreed.

The Risk Profile Questionnaire is not an offering of any financial product or a warranty of future returns.

SECTION G – PROTECTION

SELF/PTR JOINT TRUST	INSURER & POLICY DOMICILE	TYPE & START DATE	TERM	PREMIUM & FREQ	PURPOSE	LIFE COVER SUM ASSURED (RETIREMENT PLANS)	CRITICAL ILLNESS SUM ASSURED (RIDER / STAND ALONE)
TOTAL EXISTING COVER					SELF		
					PARTNER		

NEED FOR COVER TODAY	Liabilities to be covered	SELF		
		PARTNER		
	Income to be replaced	SELF		
		PARTNER		
	Education expenses	SELF		
		PARTNER		
	Other	SELF		
		PARTNER		
TOTAL NEED		SELF		
		PARTNER		
SHORTFALL (Total Need – Total Existing cover)		SELF		
		PARTNER		

Do you need an insurance quote for (please circle):	Medical	Income Replacement	Mortgage	P. I.	Other
Renewal Date					

Estate Planning			
Do you have a current Will?	Y / N	Are you aware of what will happen to your assets and young children if you do not have a current Will?	Y / N
When was your Will last updated?		Have you recently reviewed your estate planning and probate needs? *	Y / N
Does your Will include all your worldwide assets	Y / N	Will your life policy/ies beneficiary/ies receive the proceeds in a tax and time efficient manner?	Y / N
What is your Will's jurisdiction?		Do you want to be referred for Wills, Taxation or Trust legal advice? +	Y / N

* Particularly important for mix nationality marriages and remarriages   + Please complete the relevant Questionnaire

PPI Advisers are not qualified to give legal advice; Clients should seek legal advice from a lawyer

SECTION H – YOUR LIFELINE

CONCLUSIONS

YOUR LIFELINE

YEARS

AGREED NEEDS IN ORDER OF PRIORITY	
1	
2	
3	
4	
5	

SECTION I – DESIRED KEY FEATURES

HIGH PRIORITY

	Purpose	Purpose

Product Features	Investment Need	Investment Need
Term Years		
Access To investment		
Flexibility Premium / switches etc		
Source of Funds Bank / Credit Card etc		
Provider Security Law / rating etc		
Service Statements etc		
Charges Value for money / cheap etc		
Investible Amount Capital / Regular		
Other		

Investment Objectives				
	RISK PROFILE	Conservative Balanced Growth Alpha	RISK PROFILE	Conservative Balanced Growth Alpha
	INVESTOR PROFILE	Professional Experienced Inexperienced	INVESTOR PROFILE	Professional Experienced Inexperienced
	BASE CURRENCY		BASE CURRENCY	
	BENCHMARK		BENCHMARK	
	TACTICAL WEALTH MANAGEMENT			
	Pre-Retirement		Pre-Retirement	
	Post-Retirement		Post-Retirement	
	Aggressive		Aggressive	
	Income		Income	

SECTION I – DESIRED KEY FEATURES

HIGH PRIORITY

Product Features	Insurance Need		Insurance Need	
	Self	Partner	Self	Partner
Type Life / I.R. / C.I. etc				
Term Years / level term etc				
Access To investment (WOL)				
Sum Assured Amount				
Rider Benefits C.I. / I.R. etc				
Group Scheme Yes / no				
Do You Smoke Yes / no				
Service Statements, underwriting etc				
Premium Frequency Monthly, annual etc				
Provider Security Ratings, pay out rate				
Other 1st or 2nd death etc				

Any Adviser Concerns		

Limited Advice Understanding and Authority

I/We understand that regulations require that the adviser must "Know the Client" before making any recommendations in order to determine if the particular products suit my/our needs. However, I/we require only limited advice and recognise that any recommendation given will relate specifically to the limited advice being sought. As such, should I/we not disclose all information requested by the adviser, I/we understand that the adviser may not be able to make such recommendations accurately.

Signature/s of Client/s *(please sign if you require limited advice)*

		Date

SECTION J – ADDITIONAL NOTES

Additional Notes

SECTION K – DECLARATION

HIGH PRIORITY

Name of Adviser	Adviser's Signature	Date

Name & Title

Signature

Signed as an agreement to assist the Client / Adviser discussions with specialist advice.

Client(s) Consent

I/We have reviewed the information contained in our Confidential Client Profile, I/we are satisfied that the information herein is accurate, and relevant to my/our current financial situation. I / we invite you back for a subsequent meeting for the purpose of receiving your advise as requested by myself / ourselves, in relation to what security or securities and/or any other financial product(s) is/are most suitable for my financial needs and objectives as declared in this fact find. I/We confirm that

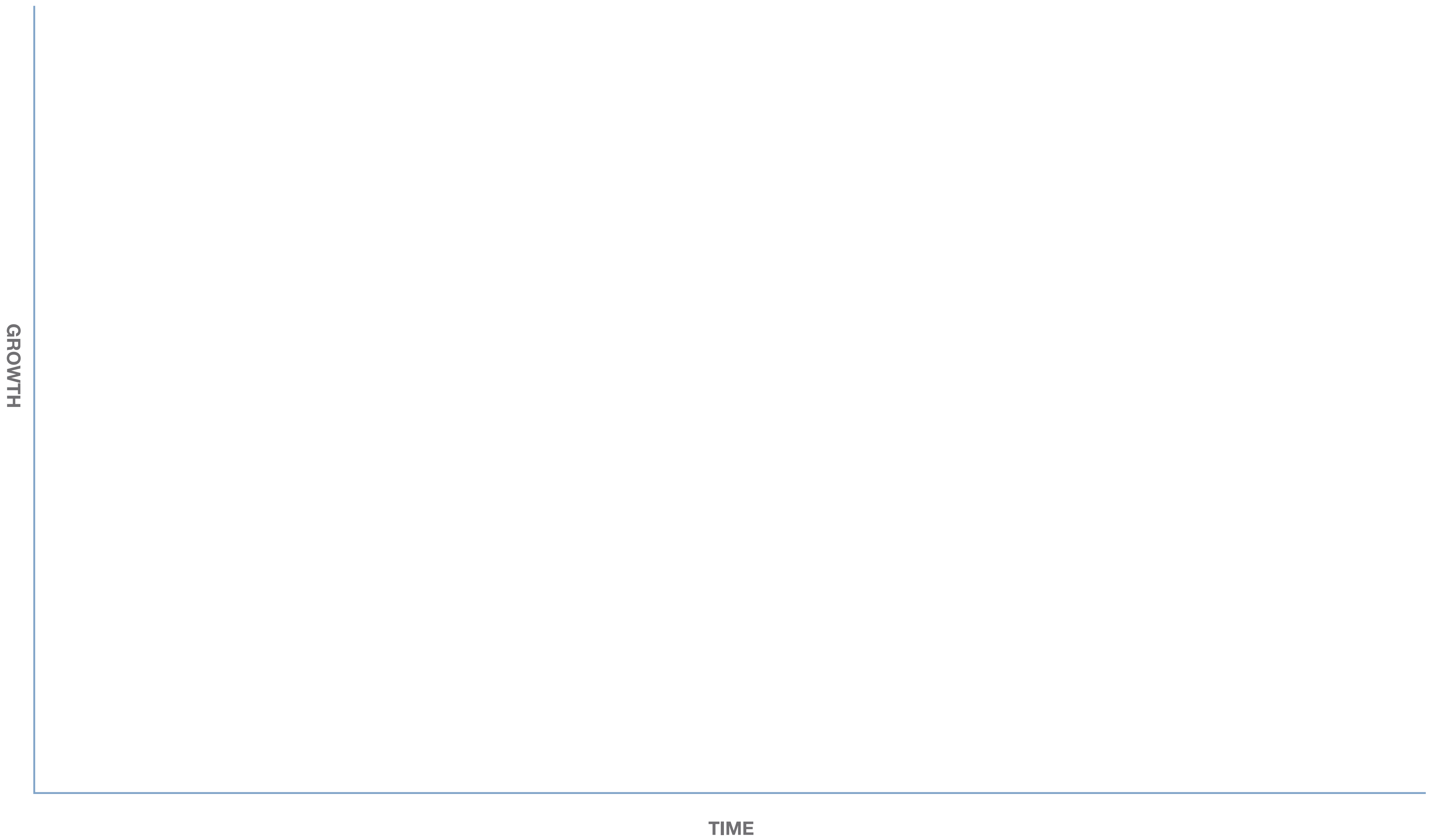
I/we wish to proceed under the terms detailed below:

☐ Advisory Client Agreement	Overall relationship requiring a two-way advisory relationship between myself / ourselves and the adviser, prior to any transactions.
☐ Discretionary Management Client Agreement	The adviser may make changes to my portfolio without my prior consent in line with my declared investment objectives. The adviser must report to me on a regular basis. This may be product specific and in addition to an Advisory Client Agreement. Note: This is only available where local regulations and licenses permit
☐ Professional Investor Client Agreement	I/We fall into one of the categories as described in the 'Professional Investor Client Agreement' form in respect of each of the markets and products which I / we intend to transact.
☐ Execution Only Client Agreement	I want to complete a transaction without receiving advice and I am not requesting advice in relation to this specific transaction.

I/we acknowledge that I/we have read and fully understand the terms detailed in the separate Client Agreement/s documents indicated above. I understand that I must sign the Client Agreement/s I have ticked above, prior to any transaction. I/We authorise the collection, use and disclosure of my/our personal data for the purpose of the provision of financial planning and advice services and for the management and administration of my/our investment portfolio and financial product/s as outlined in PPI practice in regard to use of personal data" statement.

Name (Please print)	Signature(s) of Client(s)	Date

SECTION L – YOUR EXPECTATION



SUMMARY

Date for Next Meeting	
Action Points / Priorities / Notes	