



Axxis House, 178a High Road
Byfleet, Surrey, KT14 7ED

t. 01483 825 609

e. enquiries@axxisfinancial.co.uk

w. www.axxisfinancial.co.uk

INVESTMENT BOND SUITABILITY QUESTIONNAIRE

*“We want to give you the best financial advice.
To do this, we will ask you some detailed questions to help us
understand your circumstances and objectives.
This will enable us to give you the most appropriate
advice for your aims and needs.
All information will be treated in the strictest confidence”*

PERSONAL DETAILS

CLIENT 1

CLIENT 2

Surname		
First Names		
Salutation		
Address		
Postcode		
Telephone (Home)		
Telephone (Mobile)		
Male/Female		
Marital Status		
Date of Birth		
Are you in good health ?		
Nationality		
Are you UK Resident?	Yes/ No	Yes/ No

OCCUPATION AND INCOME DETAILS

CLIENT 1

CLIENT 2

Occupation		
Are You Employed?	Yes/ No	Yes/ No
Gross Basic Salary	£	£
Bonus / Commission / Other		
Are you self-employed ?	Yes/ No	Yes/ No
Estimated Net Relevant Earnings	£	£
Are you retired?	Yes/ No	Yes/ No
Pension Income	£	£
Other Income (e.g. Investment, Savings, Child Benefit etc)		
Total Gross Income	£	£

Are you a non/basic/higher/ additional rate taxpayer?	non/basic/higher/ additional	non/basic/higher/ additional
Do you anticipate your future income will increase/ decrease/ remain the same?	increase/ decrease/ remain the same	increase/ decrease/ remain the same

ASSETS

CLIENT 1

CLIENT 2

TOTAL

Cash Deposits/Savings

Cash/Current Account			
Cash/Current Account			
ISA's/PEP's			
Building Society Account			
Other Savings Account			

Do you have sufficient savings to act as an "emergency fund"? If so please clarify how much you will have in savings after you make your proposed investment.	Yes/ No	Yes/ No
Have you used your ISA allowance(s) for the current tax year?	Yes/ No	Yes/ No

Unit Trusts/Investment Trusts/PEP's/ISA's/Bonds (if substantial, please attach schedule)

Shares (if substantial, please attach schedule)

TOTAL ASSETS	£	£	£
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CLIENT 1

CLIENT 2

Do you require your existing investment portfolio to be reviewed for suitability by us?	Yes/ No	Yes/ No
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MONTHLY OUTGOINGS

	CLIENT 1	CLIENT 2	TOTAL
Total Mortgage Liabilities	£	£	£
Rent	£	£	£
Maintenance	£	£	£
Loan 1	£	£	£
Loan 2	£	£	£
Other forms of credit, borrowing or debts	£	£	£
Credit Cards	£	£	£
Total Domestic Bills e.g. Council tax, utilities, general insurance etc	£	£	£
Total Regular Premiums	£	£	£
Living Expenses	£	£	£
Holidays	£	£	£
Car Costs	£	£	£
Education	£	£	£
Nursing Home Fees	£	£	£
Other	£	£	£
	£	£	£
	£	£	£
TOTAL MONTHLY OUTGOINGS	£	£	£

	CLIENT 1	CLIENT 2
Any changes in income & expenditure anticipated ?		

ESTATE PLANNING

	CLIENT 1	CLIENT 2
Estimate of Current IHT bill	£-	£-
Do you require advice on trusts?	Yes/ No	Yes/ No

FINANCIAL OBJECTIVES

Please complete the whole of this section to evaluate your objectives and their relative importance

- KEY : 1. High Priority – Advice will be offered now
2. Not a Priority – Advice will not be offered

SAVINGS & INVESTMENT

	CLIENT 1	CLIENT 2
Build up capital; for the future		
Lump sum investment for growth		
Lump sum investment for income		
Lump sum investment for a balance of income & growth		

PROTECTION

Provide funds in the event of death		
Provide fund in the event of a permanent disability		
Provide funds in the event of a critical illness		
Replace income in the event of an accident		

RETIREMENT

Provide an income in retirement		
Provide for an early retirement		

HOUSE PURCHASE

Immediate house purchase		
Early repayment of mortgage		
Remortgage		

OTHER

Reducing & providing for Inheritance Tax		
Other		

	CLIENT 1	CLIENT 2
What financial objective are you hoping to achieve by investing in a bond?		
Are any regular withdrawals needed? If so, will these exceed 5% per annum? Would you want this income to be guaranteed?		
What is the source of your proposed new investment? ie. Savings/ surrender of existing investment/ other?		
Have you been advised by us to encash, surrender or alter any investment product?		
How long do you propose to hold your investments for?		
Do you have any preferences for which product provider you wish to use for your investment bond? If so, what made you favour this provider?		

ATTITUDE TO RISK & KNOWLEDGE OF INVESTMENTS

CLIENT 1

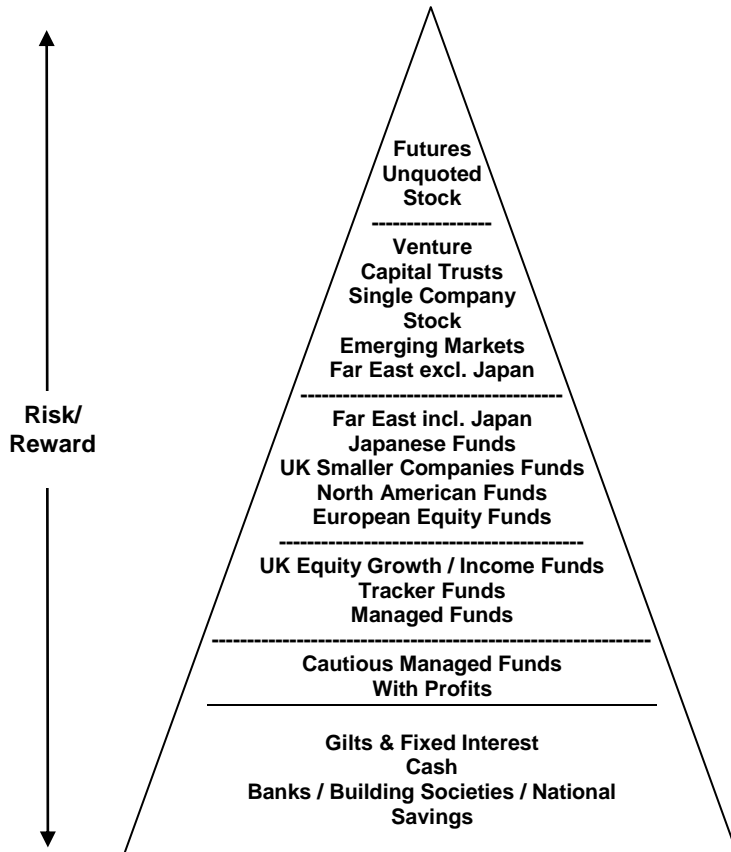
CLIENT 2

How do you estimate your Knowledge of investment ?

No Knowledge	<input type="checkbox"/>	No Knowledge	<input type="checkbox"/>
Moderate Knowledge	<input type="checkbox"/>	Moderate Knowledge	<input type="checkbox"/>
Considerable	<input type="checkbox"/>	Considerable	<input type="checkbox"/>

Do you wish to minimise risk by diversification ?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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Rating	Client 1	Client 2
High 17-20		
Medium High 13-16		
Medium 9-12		
Medium Low 5-8		
Low 1-4		

To ensure that your proposed new investment has an asset allocation which is commensurate with your risk tolerance, we need to establish how much investment volatility and risk you are prepared to accept. Please answer the questions below which will help us determine which investment funds would be appropriate.

1. The amount of money that you have in savings and other investments amounts to:

- Nothing
- Negligible amounts
- At least 3 months salary
- At least 6 months salary
- Over 12 months salary

2. Please indicate your response to the following statement- “Apart from my investment portfolio, I have enough money to meet major expenses over the next 12 months.”.

- I strongly disagree
- I disagree
- I neither agree nor disagree
- I agree
- I strongly agree

3. Not including your residential property, what percentage of your overall assets are you considering investing now?

- More than 75%
- Between 50% and 74%
- Between 25% and 49%
- Between 10% and 24%
- Less than 9%

4. Please indicate the phrase which best describes your investment objective:

- I am cautious and dislike risk, preferring guarantees and predictable returns. I do not feel happy with investments in stocks and shares. I accept this is likely to mean a lower level of growth to my investment fund. I do not want to lose any money. Security is the most important factor for me.
- I am prudent in my outlook. Although guarantees have an attraction, I am willing to accept a limited exposure to more risky investments. I would accept a limited degree of fluctuation in the value of my fund, in exchange for the potential of improved medium to longer -term returns. However, I still feel that the safety of my investment is important.
- I regard myself as a balanced investor. The potential for higher returns that may be achieved by investing in world stock markets is more attractive to me than the lower growth potential that more secure funds could offer. I am prepared to accept some fluctuation in the value of my fund. I understand that I could lose money, but I am seeking a balance between safety and investment growth.
- I am prepared to accept a higher than average degree of risk with my investment fund in the hope of achieving above average longer term returns. I am willing for this investment to be invested more speculatively and understand that the performance of such funds may be volatile, particularly over the shorter term.
- I regard myself as an adventurous investor. I am prepared to consider all of my investment as being speculative and am prepared to accept a high degree of risk, for the potential of achieving above average longer term returns. I understand the performance of such investments may be extremely volatile.

5. If you had an investment portfolio which was valued at £100,000, how large a drop in its value would you be prepared to tolerate before changing your holdings?

- Up to 5%. I would not be prepared to see my portfolio drop to less than £95,000.
- Between 6%-10%. I would not be prepared to see my portfolio drop to less than £90,000.
- Between 11%-20%. I would not be prepared to see my portfolio drop to less than £80,000.
- Between 21%-30%. I would not be prepared to see my portfolio drop to less than £70,000.
- No amount of losses would make me change the asset allocation of my investment portfolio.

6. Fluctuations in the value of your portfolio may lead to better long-term values. Which of the following statements best describes your attitude towards these short-term ups and downs?

- Minimising the risk of my investments losing value is essential. I am prepared to accept lower long term growth associated with conservative investments.
- I am prepared to accept a degree of short term reductions in value of my investment in return for improved prospects of long term growth potential. However, I still prefer the majority of my investments to be relatively free of higher rates of fluctuation.
- Seeking higher, long-term returns is important to me. I am prepared to accept substantial drops in value that may result in investing in less conservative investments.
- My main objective is to maximise long-term investment growth and I am willing to accept large, and sometimes dramatic, short term drops in value to achieve this.

7. If you had invested £50,000 one year ago and saw the value of your investment reduce to £42,000, you would...

- Sell all of the fund and re-invest the proceeds in a safer investment.
- Sell part of the fund and re-invest the proceeds in a safer investment.
- Not sell the investment, but hold it in the hope that the value will improve.
- Buy more units in the fund, having identified what you consider to be a “buying opportunity”.
- Sell the fund and buy a more risky one, in the hope of re-couping your losses.

8. If your entire investment portfolio (not just any proposed new investment) lost money over the next 12 months, would you sell your investments and invest the proceeds more conservatively?

- Yes
- No

	CLIENT 1	CLIENT 2
Is ethical investment an issue you wish to consider?	Yes/ No	Yes/ No
Any major changes in circumstances anticipated?	Yes/ No If yes, please clarify:	Yes/ No If yes, please clarify:
Do you want the capital value of your proposed new investment to be guaranteed?	Yes/ No	Yes/ No
Are you looking to invest in an onshore or offshore bond?	Onshore/ offshore/ don't know	Onshore/ offshore/ don't know

	CLIENT 1	CLIENT 2
In the last ten years have you held any of the following:		
Shares	Yes/ No	Yes/ No
Stocks and shares ISA	Yes/ No	Yes/ No
Unit Trusts/ Investment Trusts/OEICs	Yes/ No	Yes/ No
Structured Investment Product	Yes/ No	Yes/ No
Any other type of investment	Yes/ No	Yes/ No

DATA PROTECTION

Axxis Financial Planning Ltd will be storing information from this document on a computer and may wish to write to you informing you of other products and services. If, however, you DO NOT wish to benefit from this service, please tick this box.

Affordable Expenditure I/We confirm the following is affordable now, and for the foreseeable future

CLIENT 1	Regular	£	Single	£
CLIENT 2	Regular	£	Single	£
JOINT	Regular	£	Single	£

DECLARATION

I/We confirm that the information recorded is accurate to the best of my/our knowledge. I/We understand that in the event of my/our being unwilling to provide certain details Axxis Financial Planning may not be able to offer me/us the best advice. The advice given will be based on the information provided.

Client 1 Signature:	Date: __/__/__
Client 2 Signature:	Date: __/__/__