Dynamic Planner

ALBERT E SHARP

DYNAMIC PLANNER® FACT FIND – PERSONAL*

Purpose of this questionnaire:

We want to make sure that your investment portfolio with Albert E Sharp is suitable for you. This purpose of this questionnaire is to provide us with sufficient information regarding your personal and financial circumstances so that we can manage your investments appropriately.

Please answer the questions as fully as you can. Please note that if you decline to provide information then we may be unable to provide you with a suitable or appropriate investment service.

These questions are also required to fulfil our regulatory anti money laundering obligations.
*This fact find and questionnaire uses Dynamic Planner®, a risk-profiling tool developed by Distribution Technology Ltd.

Date:

A signature is required when completing the form.

If completed by the client:

	Client A	Client B (if joint account)
Signature		

If completed by the adviser/investment manager:

	Name	Adviser/Investment Manager
Signature		

Personal Details (** Mandatory)

	Client A	Client B (if joint account)
Title **		
First name **		
Middle name (s)		
Last name **		
Date of birth **		
National Insurance Number **		
Email Address **		
Primary Contact Number **		
Gender	☐ Male ☐ Female	☐ Male ☐ Female
Marital status	☐ Married/Civil Partnership ☐ Divorced ☐ Widowed/Widowered ☐ Single	☐ Married/Civil Partnership ☐ Divorced ☐ Widowed/Widowered ☐ Single
If a joint account are you dependent financially?	☐ Independent ☐ Dependent	☐ Independent ☐ Dependent

Personal Details Continued (**Mandatory)

	Client A	Client B (if joint account)
Do you have any Health Conditions that impact your ability to make financial decisions**	☐ Yes ☐ No	☐ Yes ☐ No
Have you recently experienced any significant life events, such as bereavement, job loss or major health change that might impact your ability to manage your finances**	☐ Yes ☐ No	☐ Yes ☐ No
If you answered YES to either of the above questions, please provide further details here.		
Preferred method of contact**		

Current Address Details (** Mandatory)

	Client
House name/number**	
Address line 1**	
Address line 2**	
Address line 3**	
Address line 4**	
Post code**	
How long have you lived at this address?**	

Residential History (only required if client has moved in last 2 years)

	Client A	Client B (if joint account)
House name / number		
Address line 1		
Address line 2		
Address line 3		
Address line 4		
Post code		
How long did you live at this address?		

Nationality and Residence

	Client A	Client B (if joint account)
Nationality		
Country of residence		

Occupation

	Client A	Client B (if joint account)
Occupation (former if retired)		
Employer name (former if retired)		
Employment status	☐ F/T employed ☐ P/T employed ☐ Self Employed ☐ Retired ☐ Other	☐ F/T employed ☐ P/T employed ☐ Self Employed ☐ Retired ☐ Other
If Other - please specify		
Intended retirement age (or actual if already retired)		

Investment Experience – Client

	How long have you held this type of investment	Which service have you used to purchase/sell the following investments?	How would you rate your understanding of this type of investment	If you have traded on an execution only basis how frequent have those trades been
Stocks and Shares	☐ Over 10 years ☐ Less than 10 years ☐ Never	☐ Discretionary ☐ Advisory ☐ Execution Only	☐ Good ☐ Basic ☐ None	☐ Monthly ☐ Quarterly ☐ Annually
Fixed Interest (gilt or corporate bonds)	☐ Over 10 years ☐ Less than 10 years ☐ Never	☐ Discretionary ☐ Advisory ☐ Execution Only	☐ Good ☐ Basic ☐ None	☐ Monthly ☐ Quarterly ☐ Annually
Collective funds (e.g. unit trusts, OEICS, investment trusts)	☐ Over 10 years ☐ Less than 10 years ☐ Never	☐ Discretionary ☐ Advisory ☐ Execution Only	☐ Good ☐ Basic ☐ None	☐ Monthly ☐ Quarterly ☐ Annually

Assets (Excluding home) and Liabilities

Cash, long term deposits and premium bonds	☐ Less than £0.25m ☐ £0.25m to £1m ☐ Over £1m
Stocks and Shares (including at Albert E Sharp)	☐ Less than £0.25m ☐ £0.25m to £1m ☐ Over £1m
Pension assets (excluding final salary schemes)	☐ Less than £0.25m ☐ £0.25m to £1m ☐ Over £1m
Other illiquid assets (e.g. business, property, art work)	☐ Less than £0.25m ☐ £0.25m to £1m ☐ Over £1m
Liabilities (e.g. mortgage)	☐ Less than £0.25m ☐ £0.25m to £1m ☐ Over £1m

Income and Expenditure

Employment/pension Gross Income	☐ Less than £50,000	☐ £50,000 to £100,000	☐ Over £100,000
Other gross income - (e.g. rental, dividends)	☐ Less than £50,000	☐ £50,000 to £100,000	☐ Over £100,000
Expenditure (e.g. mortgage)	☐ Less than £50,000	☐ £50,000 to £100,000	☐ Over £100,000

We recommend that clients consider repaying debt before investing.

Portfolio Risk/Return Objective

The portfolios are permitted to invest directly in a wide range of assets including equities (UK and overseas) property (predominantly commercial UK and overseas), government bonds (conventional and index-linked gilts, and overseas), corporate bonds (UK and overseas of varying credit ratings and maturities), and alternative assets such as commodities, infrastructure and hedge funds, for example.

Portfolio exposure to the various asset classes will often be gained through collective investment schemes such as unit trusts, OEICS and investment trusts. Portfolios may also contain structured products and will hold varying cash levels.

Our risk rating scale ranges from 1 to 10; 1 is the lowest risk and 10 is the highest risk.

There is a direct trade-off between the amount of potential gain or loss on a portfolio and the amount of risk, i.e. the higher the risk, the higher the potential gain or loss.

A risk rating of 1 suggests that an investor should hold 100% of the portfolio in cash.

At the other end of the scale, risk rating 10, the priority is to achieve higher than average returns on your investments. Consequently, you accept that you may not get as much back from your investments as you put in and this could be a significant amount.

Please tick one option in the table below that most closely matches your risk/return investment objective.

If the suitability and risk of the investment portfolio has been assessed by your financial advisor please still tick the appropriate box.

Risk	Benchmark for Asset Allocation	AES Risk Rating	Tick Here
Lower	DT1 – very low risk	1-2	☐
	DT2 – very low risk	2	☐
	DT3 – low risk	3	☐
	DT4 – lowest medium risk	3-4	☐
	DT4 – lowest medium risk	4	☐
	DT5 – low medium risk	5	☐
	DT6 – High Medium Risk	6	☐
	DT7 – Highest Medium Risk	7	☐
	DT8 – High Risk	8	☐
	DT9 – Very High Risk	9	☐
Higher	DT10 – Highest Risk	10	☐

Income Requirements

Do you require the portfolio income to be paid out to you? (if no, the income will be reinvested in the portfolio)	☐ Yes ☐ No
If yes, income to be paid out	☐ Fixed Amount £__________ **OR** ☐ all portfolio income (net of fees) received to be paid out to client
If yes, frequency of income to be paid out	☐ Monthly ☐ Quarterly ☐ Yearly
Any investment constraints? e.g. ethical considerations	

Tax Considerations – PLEASE COMPLETE WHERE APPLICABLE

	Client A	Client B (if applicable)
My income is subject to UK tax	☐ Basic rate ☐ Higher rate ☐ Non-tax Payer	☐ Basic rate ☐ Higher rate ☐ Non-tax Payer
Capital Gains Tax (CGT) liabilities away from AES?	☐ Yes ☐ No	☐ Yes ☐ No
Will you be realising taxable gains other than at Albert E Sharp?		
Country of Taxation - please specify which country		
Country of Birth? please specify which country		
US Tax Identification Number? Please provide		
Dual Nationality? If yes, please specify		

Source of Funds – Mandatory** (anti money laundering regulatory questions please complete in full)

What is the source of your wealth? (please tick all that apply) **	☐ Employment income ☐ Investment income ☐ Retirement income ☐ Other
Other (please detail as fully as possible)**	
Value of securities (if any) to be transferred to AES?	
Source of funds being deposited into the account? (please tick all that apply)**	☐ Existing investment portfolio ☐ Sale of property ☐ Inherited assets ☐ Sale of business ☐ Other
Other (please detail as fully as possible)	
Anticipated account activity?**	☐ One off contribution ☐ Regular contributions ☐ Ad hoc contributions

Bank Account – (**Mandatory)

*For your future protection against fraud please complete your bank details even if no regular income withdrawal is currently required.

Bank name**	
Branch**	
Account number**	
Sort code**	
Account name**	

Adviser Details

Name of advisor (if applicable)	
Name of accountant (if applicable)	

Anti-money Laundering Regulatory Documentation Required

Proof of identity - any one of the following for client (and also for partner if applicable):

- Passport
- Driving licence

Proof of address - any one of the following for client (and also for partner if applicable):

- Driving licence (if not used above)
- Utility Bill (no more than 3 months old)
- Bank Statement (no more than 3 months old)

For any questions or guidance on document requirements for other types of clients, for example corporates or trust funds, please contact Albert E Sharp on 01789 404000.