Quilter International

Quilter International Risk Assessment Questionnaire

To enable your financial adviser to understand your attitude to investment risk he/she can use Quilter International's risk profiler tool.

To help with this, please complete this questionnaire, ensuring all questions are answered carefully.

The resulting risk score will vary from one to five, with one being the lowest risk and five the highest risk. Your financial adviser can explain further the relationship between these risk scores and your investment selection.

The funds and portfolios mentioned in this risk assessment questionnaire are only suggestions and the decision to invest – be it in accordance with the risk assessment score and suggested funds/portfolio (or more, or less, aggressively) is always at your discretion.

The completed questionnaire does not form part of Quilter International's application process. Quilter International will not carry out any assessment of the suitability of investment selections made by you on the basis of the completed questionnaire. The questionnaire is merely used to support recommendations made to you by your financial adviser.

We do not provide advice on selecting investments. You should consult your financial adviser on the merits of any particular investment.

Section 1 – Personal details

	Applicant 1	**Applicant 2**
Title (✓)	○ Mr ○ Mrs ○ Miss ○ Other (Please specify)	○ Mr ○ Mrs ○ Miss ○ Other (Please specify)
Surname		
Full forename(s)		
Full forename(s)	D D M M Y Y Y Y	D D M M Y Y Y Y
Address		
	Postcode	Postcode
	Country	Country

Section 2 – Risk profile questions

1. When is this money needed or how long would this investment be held for? (please select a time period between 3 and 30 years)

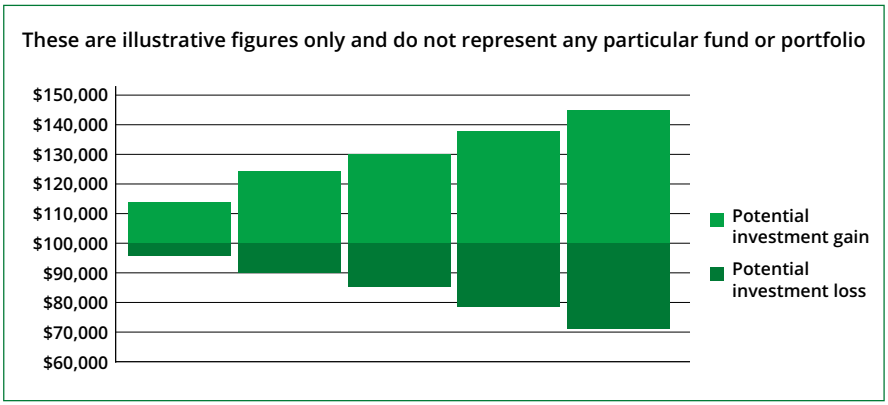
   ▸ This time period is very important in the risk assessment process.

2. Which statement best describes the objectives for this investment? ▸ Please tick (✓)

   - ○ You are not prepared to expose investments to high volatility to earn higher long-term returns. Stable annual returns are desired.
   - ○ You want to achieve higher long-term returns and are prepared to experience reasonable levels of volatility.
   - ○ You want to maximise long-term returns and spend little time worrying about short term market movements.

3. Suppose at the beginning of the year you have $100,000 invested. Which potential best and worst case end value over 12 months would you feel most comfortable accepting? ▸ Please tick (✓)

   - ○ Portfolio A: $114,000 to $96,000
   - ○ Portfolio B: $124,000 to $90,000
   - ○ Portfolio C: $131,000 to $84,000
   - ○ Portfolio D: $138,000 to $78,000
   - ○ Portfolio E: $144,000 to $72,000



Note: Potential best and worst case end values over any 12 month period

4. Do you have an emergency fund to provide for unexpected expenses, so as to avoid drawing on medium- to long-term savings to meet immediate needs? (This fund should be equal to at least three months after-tax income) ▸ Please tick (✓)

   - ○ No
   - ○ Yes – but very small
   - ○ Less than 6 months' income
   - ○ Around 1 year's income
   - ○ More than 2 years' income

5. What is your expectation of future earnings over the next five years? ▸ Please tick (✓)

   - ○ I expect my earnings to decrease
   - ○ I expect my earnings to keep pace with inflation
   - ○ I expect my earnings to increase somewhat ahead of inflation
   - ○ I expect my earnings to far outstrip inflation
   - ○ I expect my earnings to fluctuate

6. What level of fall in the value of this portfolio over a one-year period would cause you concern, bearing in mind that equity investment requires a long-term view? ▸ Please tick (✓)

   - ○ 0 to 5%
   - ○ 5% to 10%
   - ○ 10% to 15%
   - ○ 15% to 20%
   - ○ None of these concern me

7. Suppose one year ago you invested $100,000 in a portfolio. The market value has gone down during the period and the investment is worth $87,000. What action are you most likely to take? ▸ Please tick (✓)
   - ○ Sell the portfolio and invest the proceeds in a less volatile investment
   - ○ Sell part of the portfolio and invest the proceeds in a less volatile investment
   - ○ Sit tight expecting the portfolio to recover
   - ○ Sell the portfolio and invest the proceeds in a more volatile investment to try to recoup your losses
   - ○ Invest more money in the same portfolio
8. What percentage of your total assets (excluding your home) would this particular investment represent? ▸ Please tick (✓)
   - ○ Less than 25%
   - ○ 25% to 50%
   - ○ 50% to 75%
   - ○ 75% or more
9. Which statement most closely reflects your current financial situation? ▸ Please tick (✓)
   - ○ Completely debt free
   - ○ Mortgage free but have a few other obligations
   - ○ A reasonable mortgage but no other debts
   - ○ A mortgage and a few other obligations
   - ○ A lot of obligations
10. You are more concerned that this investment grows faster than inflation than about returns over any one-year period. ▸ Please tick (✓)
    - ○ Strongly agree
    - ○ Agree
    - ○ Neutral
    - ○ Disagree
    - ○ Strongly disagree
11. If you could increase the chances of improving the returns by investing in more volatile assets would you be: ▸ Please tick (✓)
    - ○ Willing to invest all of the money in more volatile assets?
    - ○ Willing to invest some of the money in more volatile assets?
    - ○ Willing to invest a little of the money in more volatile assets?
    - ○ Willing to invest a little of the money in slightly more volatile assets?
    - ○ Unwilling to invest any of the money in more volatile assets?

Section 3 – Data privacy information

I understand that Quilter International Business Services, Quilter International Isle of Man Limited and/or Quilter International Ireland dac (Quilter International) will process personal information about me and any other party whose personal information I have provided.

The type of personal information processed about me will depend on the purpose for which it has been collected and will include:

- my contact details
- information to verify my identity
- information about my family, lifestyle, health and finances
- my payment details.

The processing of my personal information may take place in a number of jurisdictions and may be shared with other parties within or outside of Quilter plc for the general purpose of establishing, maintaining and servicing an insurance policy.

The sharing of my personal data may be used for any or all of the following purposes, to:

- check against credit reference or other databases to verify information provided for regulatory due diligence purposes and to prevent or detect financial crime including money laundering, terrorist financing, bribery and corruption, sanctions listing or fraud;
- allow for the provision of services relating to enhanced due diligence, underwriting, reinsurance, data hosting, online services, payment or reporting of any tax or levy, or any other services provided from time to time;

- enable an appointed financial adviser or fund adviser to assist in the provision of services to the policyholder;
- compile statistical analysis or market research, where information is not specific to the individual;
- comply with any legal obligation which includes the releasing of personal information to regulators, law enforcement authorities or other bodies where there is a legal requirement to do so, including the sharing of information under regulations relating to the U.S Foreign Account Tax Compliance Act and The Organisation for Economic Co-operation and Development Common Reporting Standard;
- enable an appointed discretionary asset manager or custodian to meet their legal or regulatory requirements, where that discretionary asset manager or custodian providing services in relation to a policy requests the personal data of an individual linked to an application, and where we are satisfied that such a discretionary asset manager or custodian has a legal or regulatory requirement to make such a request.

Where my personal information is shared with a third party for the provision of services relating to my policy, my personal information will only be used for the purposes for which it was collected. In some circumstances this may involve a transfer of my personal information to a third party outside the European Economic Area (EEA). Whenever my personal information is shared it will be subject to the same levels of security and protection that Quilter International would apply.

I may ask Quilter International to:

- provide a copy of personal information held about me and an explanation of how this data is processed;
- update or correct my personal information;
- delete information about me (where it is no longer necessary in relation to the purpose for which it was originally collected);
- restrict processing of my personal information where appropriate. I may also object to Quilter International processing my data but understand that this may have consequences in Quilter International being able to continue servicing my policy.

I have been made aware that a full explanation of how Quilter International collects, uses and shares my personal information can be found at **www.quilterinternational.com**

If I have any questions about data privacy I can address these to:

For Quilter International Isle of Man Limited: The Data Protection Officer, Quilter International Isle of Man Limited, King Edward Bay House, King Edward Road, Onchan, Isle of Man, British Isles, IM99 1NU.

For Quilter International Ireland dac: The Data Protection Officer, Quilter International Ireland dac, Hambleden House, 19-26 Lower Pembroke Street, Dublin 2, D02 WV96, Ireland.

If I have a complaint about the processing of my personal information and Quilter International is unable to provide a satisfactory response I may contact the appropriate regulator:

For Quilter International Isle of Man Limited: The Isle of Man Information Commissioner, First Floor, Prospect Hill, Douglas, Isle of Man, IM1 1ET.

For Quilter International Ireland dac: The Ireland Data Protection Commissioner, Canal House, Station Road, Portarlington, R32 AP23 Co. Laois, Ireland.

I have read and understood the Data Privacy Statement set out above and will make it available to other individuals whose personal information has been provided by me to Quilter International either in this application or within accompanying documentation.

Section 4 – Signature

Please sign below to confirm your answers have been captured accurately. Your financial adviser will input your answers to Quilter International's risk profiler tool which will provide a suggested risk score and asset allocation. The risk score gives an indication of the level of risk you may be prepared to take with this investment on a range from one (lowest risk) to five (highest risk).

As mentioned earlier, the risk score is only a guide, and you can decide, with the help of your financial adviser, to invest more conservatively or more aggressively.

We do not provide advice on selecting investments. Investors should consult their financial adviser on the merits of any particular investment.

Client name	Client signature	Date questionnaire completed
		D D M M Y Y Y Y

Adviser name	Adviser signature	Date signed
		D D M M Y Y Y Y

Additional requirement for Hong Kong only: Please further complete the "Investment knowledge declaration form" available from your adviser.

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Calls may be monitored and recorded for training purposes and to avoid misunderstandings.

Quilter International Isle of Man Limited is registered in the Isle of Man under number 24916C.
Registered and Head Office: King Edward Bay House, King Edward Road, Onchan, Isle of Man, IM99 1NU, British Isles.
Phone: +44 (0)1624 655 555 Fax: +44 (0)1624 611 715. Licensed by the Isle of Man Financial Services Authority.

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