CASTERBRIDGE WEALTH
INVESTMENTS

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CLIENT SUITABILITY & AGREEMENT

To ensure that our service is suitable for you and the decisions and advice that we give are appropriate, we need to have an overview of your financial background, income and liabilities. Any information given here is to help us assess your financial circumstances so that we can match the investment management service that you have selected to your requirements. This information will not be used for marketing purposes.

Employment/Income

	First Applicant	Second Applicant
Employment / Job Role:		
Gross Income p/a:	£	£
Pension:	£	£
Savings & Investments:	£	£
*Other:	£	£

*Please give a brief description of other:

Origin & Source of Wealth

UK Derived: Yes / No - please give details:

(i.e. Type of business, inheritance, etc and if source of funds was UK or overseas derived)

Assets & Liabilities

	First Applicant	Second Applicant
Property:	£	£
Investments:	£	£
Cash:	£	£
Mortgage:	£	£
Loans:	£	£
*Other:	£	£

*Please give a brief description of other:

Financial Dependents

Name:	Age:	Name:	Age:

Investment Experience. Please indicate the level of experience and understanding you have of investment matters. For example, have you previously held a portfolio, for how long and which types of investments were held:

Your Objectives, Restrictions and Limits

It is important that you keep us informed of any changes to your circumstances or objectives so we can review the strategy.

Investment Objective

☐ Capital Growth – the principal objective is to grow the capital value of the portfolio.

☐ Capital Growth and Income – the objective is to grow the capital value of the portfolio, as well as generating some degree of income from the portfolio.

☐ Income – the principal objective is to generate income from the portfolio.

Willingness to accept Risk

Please select the risk category that most closely matches your tolerance to risk and minimum time period for the investment portfolio we will be managing for you.

Lower

☐ I/We have a lower tolerance for risk, and regardless of market circumstances would only be comfortable with minimal variation or disruption to capital value or current income. Typical minimum investment time period 3-5 years.

Lower to Medium

☐ I/We have a lower to medium tolerance for risk, and would only be comfortable with moderate variation or disruption to capital value or current income. Typical minimum investment period 3-5 years.

Medium

☐ I/We have a medium tolerance for risk and can accept moderate variation or disruption to capital value or current income in order to meet longer-term objectives. Typical minimum investment period 5 years or more.

Medium to Higher

☐ I/We have a medium to higher tolerance for risk, and can accept significant variation or disruption to capital value or current income in order to meet longer-term objectives. Typical minimum investment period 5 years or more.

Higher

☐ I/We have a higher tolerance for risk, and can accept significant variation or disruption to capital value or current income in order to meet longer-term objectives. Typical minimum investment period 7 years or more.

Ability to bear loss

Here, we are trying to ascertain your ability to bear investment losses, in the broader context of your overall current financial situation and standard of living. Please select one of the following which most closely matches your circumstances:

☐ I/We have NO ability to bear investment losses - Any losses to the value of the portfolio would have an unacceptable impact on my/our overall financial position and standard of living.

☐ I/We have a LOW ability to bear investment losses - In extreme circumstances, falls in the value of the portfolio of up to 20% would not have a material impact on my/our overall financial position and standard of living.

☐ I/We have a MODERATE ability to bear investment losses. In extreme circumstances, falls in the value of the portfolio of up to 35% would not have a material impact on my/our overall financial position and standard of living.

☐ I/We have a SIGNIFICANT ability to bear investment losses - In extreme circumstances, falls in the value of the portfolio in excess of 45% would not have a material impact on my/our overall financial position and standard of living.

Portfolio Objectives

As part of your becoming a client we have assessed details of your financial circumstances, attitude to risk and capacity for loss as well as your investment knowledge and experience.

Amount to be Invested £:

Please include a breakdown of all individual accounts

Investment Mandate: Please circle appropriate mandate	1. Defensive 2. Cautious 3. Cautious Income 4. Balanced 5. Balanced Income 6. Moderately Adventurous 7. Adventurous
Benchmark: Please tick relevant benchmark indicated by the numbered mandates above	Your portfolios can be assessed against the following benchmarks: MSCI WMA Private Investor Conservative Index – the benchmark typically holds 32.5% in equities ☐ (1, 2 & 3) MSCI WMA Private Investor Income Index – the benchmark typically holds 52.5% in equities ☐ (4 & 5) MSCI WMA Private Investor Balanced Index – the benchmark typically holds 62.5% in equities ☐ (6) MSCI WMA Private Investor Growth Index – the benchmark typically holds 77.5% in equities ☐ (7)

Investment Mandate Guidance

This guide is used to assist in selecting a suitable Investment Mandate based on an individuals' Attitude to Risk and Capacity for Loss. Subject to each client's specific circumstances and objectives your investment manager may recommend an alternative 'Mandate' to the guide.

Objective - Income

Capacity For Loss	Willingness to accept risk: LOWER	LOWER-MEDIUM	MEDIUM	MEDIUM-HIGHER	HIGHER
LOW	DEFENSIVE	DEFENSIVE	CAUTIOUS INC	CAUTIOUS INC	CAUTIOUS INC
MODERATE	DEFENSIVE	CAUTIOUS INC	CAUTIOUS INC	BALANCED INC	BALANCED INC
SIGNIFICANT	CAUTIOUS INC	CAUTIOUS INC	BALANCED INC	BALANCED INC	BALANCED INC

FOR GUIDANCE ONLY, EACH CLIENT'S CIRCUMSTANCES WILL BE DIFFERENT

Objective - Capital Growth & Income

Capacity For Loss	Willingness to accept risk: LOWER	LOWER-MEDIUM	MEDIUM	MEDIUM-HIGHER	HIGHER
LOW	DEFENSIVE	DEFENSIVE	CAUTIOUS	CAUTIOUS	CAUTIOUS
MODERATE	DEFENSIVE	CAUTIOUS	BALANCED	BALANCED	MOD ADV
SIGNIFICANT	CAUTIOUS	BALANCED	BALANCED	MOD ADV	ADVENTUROUS

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Objective - Capital Growth

Capacity For Loss	Willingness to accept risk: LOWER	LOWER-MEDIUM	MEDIUM	MEDIUM-HIGHER	HIGHER
LOW	DEFENSIVE	DEFENSIVE	CAUTIOUS	CAUTIOUS	CAUTIOUS
MODERATE	CAUTIOUS	BALANCED	BALANCED	MOD ADV	MOD ADV
SIGNIFICANT	BALANCED	BALANCED	MOD ADV	MOD ADV	ADVENTUROUS

FOR GUIDANCE ONLY, EACH CLIENT'S CIRCUMSTANCES WILL BE DIFFERENT

Key: MOD ADV = MODERATLY ADVENTUROUS
CAUTIOUS INC = CAUTIOUS INCOME
BALANCED INC = BALANCED INCOME

Restrictions

There are a number of restrictions which you can ask us to apply when managing your portfolio in terms of the types of investments or markets we can consider as well as on amounts held.

If you do wish to impose any restrictions on how we manage your portfolio please tick this box: ☐

Restrictions on types of investment or specific asset/holding	
Restrictions on regions or markets we can invest in	
Restriction on the size of any individual investment at the time of purchase	
Restrictions on the proportion of your portfolio that can be represented by certain investments or types of investment at the time of purchase	
Any other restrictions e.g. ethical or social considerations	

YOUR CONSENT

I/We authorise the transfer of personal information, on a confidential basis and in accordance with the Data Protection Act 2018 and the General Data Protection Regulation 2016, between Casterbridge Wealth LTD and any relevant third parties. I/We agree that Casterbridge Wealth LTD or any such third party may contact me in the future by any means of communication (including e.g. email) considered appropriate at the time.

We may wish to contact you in the future so that we can provide information about other services or events that may be of interest to you. Please let us know by which means you would prefer to hear from us.

Email ☐ Telephone ☐ Text message ☐ Post ☐

(Please note that you may withdraw this consent at any time by notifying us in writing at our main business address.)

Services & Charges agreed

Details of agreed service	Tick to confirm	Details of agreed fee	
DPS		0.90% + VAT	
MPS		0.75% + VAT	
I/We agree that our fees will be paid:	By cheque / electronic transfer payable to **Pershing Securities Limited**		
	By deduction from the portfolio		

DECLARATION

I hereby declare that I have seen and read the Terms & Conditions and have received a copy of the Schedule of Fees and Charges document relating to the agreed management fee:

Client name(s):			
Client Signature(s):			
Date:			
Adviser Signature:		Signed on behalf of Casterbridge Wealth LTD	
Date:			

Please inform us when there are any changes to your circumstances. If you do not understand anything in these documents, please ask your investment manager for further information.