CASTERBRIDGE WEALTH
INVESTMENTS

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.

	First Applicant	Second Applicant
Name(s)		

Employment/Income

Employment / Job Role: (Employment at Retirement)		
Gross Income p/a:	£	£
Pension:	£	£
Savings & Investments:	£	£
*Other:	£	£
*Please give a brief description of other:		

Origin & Source of Wealth: (i.e. Type of business, inheritance, etc. We may require evidence of this)

UK Derived: Yes / No - If no please give further details

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:

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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:

Amount to be Invested £: Please include a breakdown of all individual accounts

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.

Your 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.

Your 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.

- ☐ 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 and I/We are happy with a minimum investment period of 5 years.
- ☐ 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 and I/We are happy with a minimum investment period of 5 years.
- ☐ 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 and I/We are happy with a minimum investment period of 5 years.
- ☐ 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 and I/We are happy with a minimum investment period of 5 years.
- ☐ 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 and I/We are happy with a minimum investment period of 5 years.

Your capacity for loss

Here, we are looking to ascertain your capacity 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** capacity 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** capacity 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** capacity 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** capacity 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.

Investment Mandate:

Using the mandate guidance overleaf, please tick appropriate mandate.

Mandate		Pre-determined equity weights
Portfolio 3	☐	25% - 45%
Portfolio 4	☐	35% - 55%
Portfolio 4 Income	☐	40% - 60%
Portfolio 5	☐	45% - 65%
Portfolio 5 Income	☐	50% - 70%
Portfolio 6	☐	60% - 80%
Portfolio 7	☐	70% - 90%

Investment Mandate Guidance

This guide is used to assist in selecting a suitable investment mandate based on your Objective, Willingness to Accept Risk and Capacity for Loss. Subject to your specific circumstances and requirements, your investment manager may recommend an alternative 'Mandate' to the guide.

Using the guide in two easy steps

Step 1: from the information given on the previous page, select the appropriate table below depending on your objective,

Step 2: cross reference 'Capacity for Loss' and 'Willingness to Accept Risk' to illustrate a suitable Mandate.

OBJECTIVE - INCOME

Capacity For Loss	Willingness to accept risk: LOWER	LOWER-MEDIUM	MEDIUM	MEDIUM-HIGHER	HIGHER
LOW	Portfolio 3	Portfolio 3	Portfolio 4 Inc.	Portfolio 4 Inc.	Portfolio 4 Inc
MODERATE	Portfolio 3	Portfolio 4 Inc.	Portfolio 4 Inc.	Portfolio 5 Inc.	Portfolio 5 Inc.
SIGNIFICANT	Portfolio 4 Inc.	Portfolio 4 Inc.	Portfolio 5 Inc	Portfolio 5 Inc	Portfolio 5 Inc.

OBJECTIVE - CAPITAL GROWTH & INCOME

Capacity For Loss	Willingness to accept risk: LOWER	LOWER-MEDIUM	MEDIUM	MEDIUM-HIGHER	HIGHER
LOW	Portfolio 3	Portfolio 3	Portfolio 4	Portfolio 4	Portfolio 4
MODERATE	Portfolio 3	Portfolio 4	Portfolio 5	Portfolio 5	Portfolio 6
SIGNIFICANT	Portfolio 4	Portfolio 5	Portfolio 5	Portfolio 6	Portfolio 7

OBJECTIVE - CAPITAL GROWTH

Capacity For Loss	Willingness to accept risk: LOWER	LOWER-MEDIUM	MEDIUM	MEDIUM-HIGHER	HIGHER
LOW	Portfolio 3	Portfolio 3	Portfolio 4	Portfolio 4	Portfolio 4
MODERATE	Portfolio 4	Portfolio 5	Portfolio 5	Portfolio 6	Portfolio 6
SIGNIFICANT	Portfolio 5	Portfolio 5	Portfolio 6	Portfolio 6	Portfolio 7

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Client Suitability & Agreement

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 wish to impose any restrictions on how we manage your portfolio please detail below;

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 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	
Bespoke Portfolio Service		0.90% + VAT	
Hardy/Sustainable Impact Portfolio		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 any of the points raised in this document, please ask your Investment Manager or Adviser for further information.