



# PlanPlus Global

EMPOWERING SUITABILITY with Award-Winning Technology

## FinaMetrica **Profiler** and **ProTracker** Fact Find



SuitabilityPro™



FinaMetrica  
Profiler

First Name

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Last Name

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Signature

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Date Completed

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## Personal Information

Marital Status:	
Preferred Language:	

## Family Members

	Client 1	Client 2
Title:		
First Name:		
Last Name:		
Preferred Name:		
Gender:		
Birth Date (YYYY MM DD):		
Email:		
Phone:		

## Dependents

Relationship	First Name	Last Name	Gender	Birthdate (YYYY MM DD)



## Address

	Home	Alternate
Address		
City:		
Country:		
Province:		
Postal Code:		

## Planning Assumptions

Planning Jurisdiction:	
Inflation Assumption:	



## Risk Profile - Client 1

*Please answer all the questions. Choose the option that best indicates how you feel about each question. If none of the options is exactly right for you, choose the option that is closest.*

1. **Compared to others, how do you rate your willingness to take financial risks?**
  - ☐ 1. Extremely low risk taker.
  - ☐ 2. Very low risk taker.
  - ☐ 3. Low risk taker.
  - ☐ 4. Average risk taker.
  - ☐ 5. High risk taker.
  - ☐ 6. Very high risk taker.
  - ☐ 7. Extremely high risk taker.
2. **How easily do you adapt when things go wrong financially?**
  - ☐ 1. Very uneasily.
  - ☐ 2. Somewhat uneasily.
  - ☐ 3. Somewhat easily.
  - ☐ 4. Very easily.
3. **When you think of the word "risk" in a financial context, which of the following words comes to mind first?**
  - ☐ 1. Danger.
  - ☐ 2. Uncertainty.
  - ☐ 3. Opportunity.
  - ☐ 4. Thrill.
4. **When faced with a major financial decision, are you more concerned about the possible losses or the possible gains?**
  - ☐ 1. Always the possible losses.
  - ☐ 2. Usually the possible losses.
  - ☐ 3. Usually the possible gains.
  - ☐ 4. Always the possible gains.
5. **What degree of risk are you currently prepared to take with your financial decisions?**
  - ☐ 1. Very small.
  - ☐ 2. Small.
  - ☐ 3. Medium.
  - ☐ 4. Large.
  - ☐ 5. Very large.
6. **Suppose that 5 years ago you bought shares in a highly regarded company. That same year the company experienced a severe decline in sales due to poor management. The price of the shares dropped drastically and you sold at a substantial loss.**

**The company has been restructured under new management and most experts now expect it to produce better than average returns. Given your bad past experience with this company, would you buy shares now?**

  - ☐ 1. Definitely not.
  - ☐ 2. Probably not.
  - ☐ 3. Not sure.
  - ☐ 4. Probably.
  - ☐ 5. Definitely.



7. Investments can go up and down in value and experts often say you should be prepared to weather a downturn. By how much could the total value of all your investments go down before you would begin to feel uncomfortable?
- ☐ 1. Any fall in value would make me feel uncomfortable.
  - ☐ 2. 10%.
  - ☐ 3. 20%.
  - ☐ 4. 33%.
  - ☐ 5. 50%.
  - ☐ 6. More than 50%.
8. Most investment portfolios have a mix of investments - some of the investments may have high expected returns but with high risk, some may have medium expected returns and medium risk, and some may be low-risk/low-return. (For example, shares and property would be high-risk/high-return whereas cash and bank deposits would be low-risk/low-return.)

Which mix of investments do you find most appealing? Would you prefer all low-risk/low-return, all high-risk/high-return, or somewhere in between?

### Mix of Investment in Portfolio

Portfolio	High Risk/Return	Medium Risk/Return	Low Risk/Return
<input type="checkbox"/> 1.	0%	0%	100%
<input type="checkbox"/> 2.	0%	30%	70%
<input type="checkbox"/> 3.	10%	40%	50%
<input type="checkbox"/> 4.	30%	40%	30%
<input type="checkbox"/> 5.	50%	40%	10%
<input type="checkbox"/> 6.	70%	30%	0%
<input type="checkbox"/> 7.	100%	0%	0%

9. With some types of investment, such as cash and cash and bank deposits, the value of the investment is fixed. However inflation will cause the purchasing power of this value to decrease.

With other types of investment, such as such as shares and property, the value is not fixed. It will vary. In the short term it may even fall below the purchase price. However, over the long term, the value of such as shares and property should certainly increase by more than the rate of inflation.

With this in mind, which is more important to you - that the value of your investments does not fall or that it retains its purchasing power?

- ☐ 1. Much more important that the value does not fall.
  - ☐ 2. Somewhat more important that the value does not fall.
  - ☐ 3. Somewhat more important that the value retains its purchasing power.
  - ☐ 4. Much more important that the value retains its purchasing power.
10. Think of the average rate of return you would expect to earn on an investment portfolio over the next ten years. How does this compare with what you think you would earn if you invested the money in bank deposits?
- ☐ 1. About the same rate as from bank deposits.
  - ☐ 2. About one and a half times the rate from bank deposits.
  - ☐ 3. About twice the rate from bank deposits.
  - ☐ 4. About two and a half times the rate from bank deposits.
  - ☐ 5. About three times the rate from bank deposits.
  - ☐ 6. More than three times the rate from bank deposits.



## Experience - Client 1

*Part of the process of designing investment portfolios is for us to have a good understanding of your general knowledge and experience with investing. Please provide the following information to assist us in this regard.*

- 1. Financial knowledge has been determined to be an important factor in helping people understand the risk of investing. How knowledgeable are you about investing?**
  - ☐ 1. I have no or very little knowledge about investing.
  - ☐ 2. I have basic to moderate knowledge about investing.
  - ☐ 3. I am very knowledgeable about investing.
- 2. What types of investments have you held in the past or currently hold?**
  - ☐ 1. Mutual Funds.
  - ☐ 2. Shares.
  - ☐ 3. Bonds
  - ☐ 4. Bank Deposits.
- 3. Have you held a position where financial knowledge and expertise was a core component in the last five years?**
  - ☐ 1. Yes.
  - ☐ 2. No.
- 4. Composure is a measure of your emotional state when markets go up and down in value. How did the last financial downturn affect your investment behaviour?**
  - ☐ 1. I have never experienced a financial downturn.
  - ☐ 2. No impact, I didn't make any changes to my investment plan.
  - ☐ 3. I saw an opportunity and bought more shares.
  - ☐ 4. I was nervous and sold shares.



## Know Your Client – Client 1

*Finally, a few questions about yourself to help us understand the pattern of Risk Tolerance in our community. Please note that this section is optional and is not part of the scoring process.*

- 1. Having in mind income from all sources - work, investment, family and government - into which income bracket does your personal before-tax annual income fall?**
  - ☐ 1. Under £19,999.
  - ☐ 2. £20,000 - £29,999.
  - ☐ 3. £30,000 - £39,999.
  - ☐ 4. £40,000 - £59,999.
  - ☐ 5. £60,000 or more.
- 2. How would you describe your current and expected future income sources?**
  - ☐ 1. Stable.
  - ☐ 2. Somewhat stable.
  - ☐ 3. Unstable.
- 3. Think of your net worth as being what you own, including your family home and other personal-use assets, minus what you owe. Into which bracket does the value of your net worth fall? (If you are married or have a de facto partner, include only your share of jointly owned assets less your share of what you owe jointly.)**
  - ☐ 1. Under £100,000.
  - ☐ 2. £100,000 - £199,999.
  - ☐ 3. £200,000 - £799,999.
  - ☐ 4. £800,000 - £3,199,999.
  - ☐ 5. £3,200,000 or more.
- 4. My investment capital is**
  - ☐ 1. Under £100,000.
  - ☐ 2. £100,000 - £199,999.
  - ☐ 3. £200,000 - £799,999.
  - ☐ 4. £800,000 - £3,199,999.
  - ☐ 5. £3,200,000 or more.
- 5. The highest education level I attained, or the closest equivalent, is**
  - ☐ 1. Completed O levels or GCSEs.
  - ☐ 2. Completed A levels.
  - ☐ 3. Trade or diploma qualification.
  - ☐ 4. University degree or higher qualification.



## Risk Profile - Client 2

*Please answer all the questions. Choose the option that best indicates how you feel about each question. If none of the options is exactly right for you, choose the option that is closest.*

1. **Compared to others, how do you rate your willingness to take financial risks?**
  - ☐ 1. Extremely low risk taker.
  - ☐ 2. Very low risk taker.
  - ☐ 3. Low risk taker.
  - ☐ 4. Average risk taker.
  - ☐ 5. High risk taker.
  - ☐ 6. Very high risk taker.
  - ☐ 7. Extremely high risk taker.
2. **How easily do you adapt when things go wrong financially?**
  - ☐ 1. Very uneasily.
  - ☐ 2. Somewhat uneasily.
  - ☐ 3. Somewhat easily.
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**The company has been restructured under new management and most experts now expect it to produce better than average returns. Given your bad past experience with this company, would you buy shares now?**

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  - ☐ 4. Probably.
  - ☐ 5. Definitely.





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<input type="checkbox"/> 5.	50%	40%	10%
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<input type="checkbox"/> 7.	100%	0%	0%

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  - ☐ 2. Somewhat more important that the value does not fall.
  - ☐ 3. Somewhat more important that the value retains its purchasing power.
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## Experience - Client 2

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- 3. Think of your net worth as being what you own, including your family home and other personal-use assets, minus what you owe. Into which bracket does the value of your net worth fall? (If you are married or have a de facto partner, include only your share of jointly owned assets less your share of what you owe jointly.)**
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- 5. The highest education level I attained, or the closest equivalent, is**
  - ☐ 1. Completed O levels or GCSEs.
  - ☐ 2. Completed A levels.
  - ☐ 3. Trade or diploma qualification.
  - ☐ 4. University degree or higher qualification.



## Portfolio Objectives

Once we have assessed your comfort with investment risk, the next step is to identify your investment objectives. This means understanding how your money should be managed given the purpose for which that money will ultimately be used. Below are a series of questions that are designed to help us identify your portfolio objectives. If you have multiple goals with different time horizons, you may find that you have different investment objectives for these different goals.

## Investment Portfolios

	First Portfolio	Second Portfolio	Third Portfolio
<b>Name:</b>			
<b>Investor:</b>			
<b>Primary Investor:</b>			
<b>Invested Amount:</b>			
<b>Time Horizon (years)</b>			
<b>Asset Allocation</b>	Describe below how your current investment holdings are distributed across the various asset classes listed.		
	Cash _____ %	Cash _____ %	Cash _____ %
	FI _____ %	FI _____ %	FI _____ %
	Int. Fixed _____ %	Int. Fixed _____ %	Int. Fixed _____ %
	Property _____ %	Property _____ %	Property _____ %
	UK Equity _____ %	UK Equity _____ %	UK Equity _____ %
	UK Small Cap _____ %	UK Small Cap _____ %	UK Small Cap _____ %
	Int. Equity _____ %	Int. Equity _____ %	Int. Equity _____ %
	EM Equity _____ %	EM Equity _____ %	EM Equity _____ %
	Alt. _____ %	Alt. _____ %	Alt. _____ %
	Total <b>100 %</b>	Total <b>100 %</b>	Total <b>100 %</b>

## Socially Responsible Investing

**Socially Responsible Investing (SRI) is about making investment decisions to achieve not only financial returns, but also social and environmental returns. How interested would you be in SRI-specific investments?**

- ☐ 1. I am not interested in SRI-specific investments.
- ☐ 2. I am interested in having some of my portfolio in SRI-specific investments.
- ☐ 3. I am interested in having half of my portfolio in SRI-specific investments.
- ☐ 4. I am interested in having most of my portfolio in SRI-specific investments.