

Investment and Risk Profile Questionnaire

Trusts

About this document – please read carefully

Why are we asking you to complete this Questionnaire?

In order for LGT Wealth Management UK LLP ("LGT Wealth Management", "LGT WM", "we" or "us") to be able to provide our portfolio management service (the "LGT WM Portfolio Service") to the Trust, you are required to answer all of the questions within this Investment and Risk Profile Questionnaire (the "Questionnaire"). The information you provide within this Questionnaire will enable us to establish an investment strategy for the portfolio that reflects the Trust's investment objectives, attitude to risk, investment experience and financial circumstances.

What is the LGT WM Portfolio Service?

The LGT WM Portfolio Service is LGT WM's investment management service for clients who want their money looked after on an Advisory, Discretionary or Execution Only basis. For Advisory and Discretionary portfolios, your Investment Manager will utilise a carefully researched menu of investment solutions which may include retail investment products and other investments, such as equities or fixed income securities if they are deemed suitable for the Trust's proposed investment strategy.

We can select certain retail investment products or other investment solutions or products from the whole of the market. LGT WM considers itself to be unbiased, in that we are not tied to any product or providers and we do not manufacture any in-house products.

Does this Questionnaire consider all my financial needs?

Under the rules of the Financial Conduct Authority (the "FCA"), LGT WM is classified as a 'restricted adviser'. This limits the type and scope of the products we may purchase for the Trust, advise you upon or recommend to you as part of the LGT WM Portfolio Service.

LGT WM does, however, offer a separate Wealth Planning Service which can provide you with a review of the Trust's broader financial planning requirements. Should you wish to utilise LGT WM's Wealth Planning Service, you should request that your Investment Manager engage the services of the Wealth Planning team on their behalf. A member of the Wealth Planning team will then become involved in the preparation of the Trust's Investment Policy Statement which will take into account the Trust's wider financial requirements.

What happens if you do not complete this Questionnaire?

The Financial Conduct Authority (the UK financial regulator) requires all regulated firms to obtain the information requested in this Questionnaire before acting on a client's behalf. If you do not complete this Questionnaire in full, we may not be able to advise you upon or manage the Trust's investments.

What happens after you have completed this Questionnaire?

Upon receipt of this completed Questionnaire, your Investment Manager will endeavour to identify and discuss with you (if applicable) any responses that appear to be inconsistent. Your Investment Manager will then propose an Investment Policy Statement which will act as our agreement with you regarding the circumstances, objectives and constraints that govern the way in which we will manage the portfolio.

Who should sign this Questionnaire?

This Questionnaire should, in all cases be completed and signed by the Trustees, or duly appointed representative(s).

What happens if you have a change in circumstances?

It is important that you notify us promptly should there be any material changes to the information you provide in this Questionnaire so that we may, if necessary, make changes to tailor the Trust's portfolio appropriately to your new circumstances and requirements.

What if you do not understand something in this Questionnaire?

Should you have any questions or concerns regarding the content of this Questionnaire, please contact your Investment Manager.

What types of investments are considered retail investment products?

The broad definition of retail investment products may include (but is not limited to) investment products such as unit trusts, investment trusts, structured products and unregulated hedge funds, as used in our Advisory and Discretionary Portfolio Management Services. It may also include life and pensions products that our Wealth Planning Team would be able to advise upon.

Policy statement

As Trustees, you will be exclusively responsible for compliance with the Trustee Act 2000 as amended from time to time ("the Act"). If we provide a discretionary service, the Act requires you to prepare and regularly review an appropriate policy statement. If you do not provide us with a policy statement of your own, you agree that we shall be entitled to use the information provided by you in this Questionnaire to prepare an Investment Policy Statement which once completed and signed by you, we may treat as your policy statement pursuant to the Act.

If you provide us with a policy statement of your own we draw your attention to the possibility that matters defined in it such as risk profiles, account composition and account objectives may differ from our own descriptions as set out in this Questionnaire. The Act requires you to ensure that we comply with the policy statement and that you keep under review the terms under which we provide our service. The effect of these obligations under the Act is that, as the contractual basis of the relationship between us is contained exclusively in our Agreement with you, it is your responsibility as Trustees to set out, review and, where necessary, amend your instructions and account objectives as set out in this Questionnaire and the Investment Policy Statement prepared on the basis thereof, or otherwise, to ensure that they are, and remain, in conformity with your policy statement.

1. Accounts covered in this portfolio

Please describe the type of account(s) (e.g. personal portfolio, SIPP, ISA, etc.) that make up the Trust's portfolio, the approximate value and currency of each, and the basis upon which you would like the portfolio managed. The Trustees must be the legal owners of all the accounts listed.

Discretionary (D) – We will manage your portfolio at our complete discretion and will select investments that we deem appropriate for your portfolio given your risk profile, objectives and any specific exclusions.

Advisory (A) – We will make recommendations that we feel are appropriate for your portfolio given your risk profile and objectives but must obtain approval from the Trustees before executing any such recommendations.

Executions-only (E) – The Trustees will make their own investment decisions and instruct us to execute them on the Trust's behalf.

Name of portfolio

Type of Portfolio DISCRETIONARY ☐ ADVISORY ☐ EXECUTION-ONLY ☐

	Account number	Type of account (e.g. ISA, SIPP)	Approximate value
Account 1			£
Account 2			£
Account 3			£
Account 4			£
Account 5			£
Account 6			£
Account 7			£
Account 8			£
Total value			£

Please note: unless otherwise indicated, the above mentioned accounts will be managed on a consolidated basis. This may mean that the risk profile of individual accounts may vary from time to time but the aggregate composition of assets across all applicable accounts listed above will, at all times, reflect the key risk profile indicated herein or as may be set out in the Investment Policy Statement.

2. Financial information

Please provide details of the Trust's current financial situation. We ask for this information in order to enable us to provide you with an investment portfolio that is suitable for your needs. Depending on the answers that you give, we may ask you for additional financial information.

Should the underlying beneficiary(s) be different to the signatories associated with this portfolio, they will be required to complete a separate IRPQ. Please contact your Investment Manager who will be able to provide further guidance in relation to this.

The information requested below is essential and will assist us in working with you to establish the right risk profile and investment strategy for the Trust's portfolio. We appreciate that you are giving us sensitive information and assure you that this information will remain confidential.

	<i>Approximate value</i>
What is the Trust's total annual income (net of any taxes)?	£
Please indicate sources of income	
<i>Source</i>	<i>Value</i>
	£
	£
	£
What is the total of the Trust's annual financial commitments?	£
What is the value of all the Trust's investible assets? (Monies currently invested or available for investment, excluding property, business interests, and any pension assets)	£
What is the value of the Trust's accumulated pension benefits?	£
What is the value of the Trust's property interests (if any)?	£
What is the value of the Trust's unquoted business interests (if any)?	£
What is the value of the Trust's other assets (if any)?	£
Total value of assets	£
What is the total value of the Trust's liabilities?	£
Total net worth (total value of assets minus total value of your liabilities)	£

3. Investment objectives

For discretionary and advisory portfolios only.

If you are only opening an execution-only portfolio please proceed to the investment experience section.

Please confirm the purpose of the portfolio

(For example, to provide income or capital growth, perhaps to meet specific future commitments (school fees or mortgage), to fund your retirement, protect against inflation)

Which of the following would you describe as most important to you?

- | | |
|---|--------------------------|
| A. Capital Preservation – I want the portfolio to maintain its current nominal value | <input type="checkbox"/> |
| B. Income – The primary need is for this portfolio to provide an income | <input type="checkbox"/> |
| C. A combination of income and capital growth – I wish to grow the value of the portfolio but I also need it to provide some income | <input type="checkbox"/> |
| D. Capital growth – I want to grow the value of the portfolio and have no need for it to provide an income | <input type="checkbox"/> |

If you answered *B* or *C* above, are you intending to:

- | | |
|---|--------------------------|
| A. Withdraw all of the income produced by the portfolio even though this income may fluctuate in value | <input type="checkbox"/> |
| B. Withdraw a target income regardless of the amount of income the portfolio provides (please be aware this would mean any shortfall is taken from the capital) | <input type="checkbox"/> |
| C. Reinvest any income produced by the portfolio | <input type="checkbox"/> |
| D. Retain any income the portfolio produces on the income account | <input type="checkbox"/> |

If you answered *B* above, please indicate the target income: £

Do you have any preference as to which account(s) in the portfolio any income is drawn from?

Account number (as listed previously)

If you have specific future commitments please provide details of what they are and when you expect to need to meet them:

Amount	Purpose	Approximate date
£		DD-MM-YYYY
£		DD-MM-YYYY
£		DD-MM-YYYY
£		DD-MM-YYYY
£		DD-MM-YYYY
£		DD-MM-YYYY

Are or will the beneficiary(s) be reliant on any income being withdrawn to maintain their standard of living either now or in the future? YES ☐ NO ☐

What is the investment time horizon for this portfolio? That is, for how long do you intend to invest the money before you expect to withdraw all or most of it?

Under 1 year ☐ 1 to 5 years ☐ 5 to 10 years ☐ 10 years or more ☐

4. Investment experience

Understanding your previous investment history helps us to work with you to select the right investment risk profile and strategy for the portfolio and to determine what level of information to provide to you in relation to the Trust's investments.

	Trustee 1	Trustee 2
Are you, or have you previously been employed in the financial services industry?	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>

If Yes, in what capacity?

Trustee 1	Trustee 2
<hr/>	<hr/>
<hr/>	<hr/>
<hr/>	<hr/>

	Trustee 1	Trustee 2
Do you have any professional qualifications in the field of investments?	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>

If Yes, please provide further information

Trustee 1	Trustee 2
<hr/>	<hr/>
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<hr/>	<hr/>

What is your highest level of education?

Trustee 1	Trustee 2
<hr/>	<hr/>



	Have you invested in this type of asset previously		Over what length of time have you invested in this asset class? (if applicable)		Do you have a good understanding of this asset class?	
	Tr. 1	Tr. 2	Tr. 1	Tr. 2	Tr. 1	Tr. 2
Cash Equivalents Highly liquid investments which can be easily converted into cash, such as Treasury Bills and money market funds	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>			YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
Fixed income/Debt Securities A loan or debt to a Company or government which normally pays interest	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>			YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
Equities A share in a Company that exposes you to the financial risks and rewards of that company	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>			YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
Absolute Return Funds (regulated) Products which aim to achieve positive returns in any market conditions. They may invest in any asset class and may use derivatives and leverage	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>			YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
Listed Property Products Property related products which mostly invest in direct or indirect property as well as other property related structures such as REITs, property funds, certificates or indices	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>			YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
Commodities A product with returns dependent on the return of a commodity, such as crude oil, gold or silver	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>			YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>

Please provide any further additional information

Trustee 1

Trustee 2

5. Investment risks

In seeking investment returns above those available from high quality bank deposits it is necessary to take some form of risk. These questions are designed to help us to understand the Trust's ability to withstand capital loss and your appetite for the various risks involved in investing.

It is important that we understand your **risk appetite** or **willingness to take risk**. In relation to this portfolio, how do you feel about investing in volatile assets (e.g. equities) that might expose your portfolio to fluctuations in value and losses?

- I do not want to take any risk of the Trust's capital falling in value ☐
- I don't mind taking some risk with the Trust's capital but I would be uncomfortable with large fluctuations in its value ☐
- I'm comfortable that the Trust can afford large fluctuations in capital and I'm willing to absorb these if there is the possibility that the Trust's capital may grow in the long term. ☐

We understand that the Trust's **capacity for loss** and the impact that losses might have on the ability to meet the investment objectives of the Trust may differ from the Trust's willingness to take risk. With this in mind and in relation to this portfolio how would you describe the Trust's **ability to absorb capital losses** and fluctuations in the value of the portfolio?

- The Trust is unable to accept any losses to the capital ☐
- The Trust can accept a small amount of loss. In extreme circumstances, a drop of 20% or less in the value of the portfolio would not have a material impact on the Trust's overall financial position ☐
- The Trust can accept some loss. Falls of up to 35% in the value of the portfolio would not have a significant impact on the Trust's overall financial position ☐
- The Trust is financially able to accept the possibility of large losses (above 35%) in the portfolio without it having a significant impact on the Trust's overall financial position ☐

At some point in the future you may need the money in this portfolio. With this in mind, how would you describe the Trust's ability to absorb losses or fluctuations in the value of the portfolio based on the Trust's anticipated future needs?

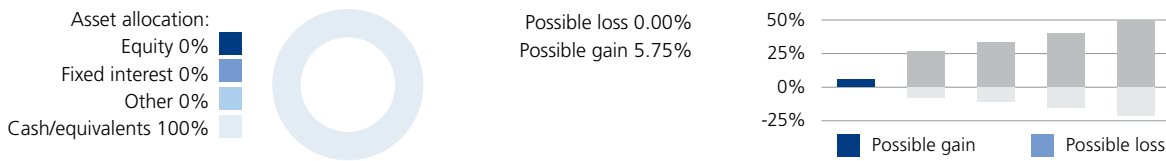
- The Trust will be entirely reliant on the funds in this portfolio ☐
- The Trust has other sources of wealth or income, but this portfolio will still be needed ☐
- The Trust significant assets/income from other sources and the money in this portfolio is not earmarked for any particular needs. ☐

6. Risk profile

Taking into consideration the answers you have provided in the previous questions, which of the following statements best summarises the Trust's risk and return objectives? Please review the charts included in each section when considering your answer and tick the box you believe is most applicable to you.

Very low

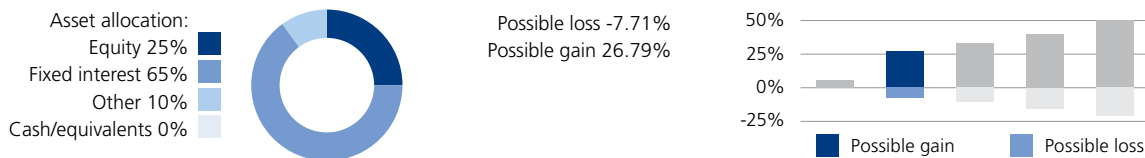
The only objective is to preserve capital in nominal terms. You are aware the effect of inflation may erode the real value of the portfolio. A very low risk portfolio will be invested entirely in cash or cash equivalents and so is unlikely to have periods of negative returns but will have limited growth potential. We would suggest a minimum investment period of 1 year for this type of risk profile.

☐


The pie chart is a neutral asset allocation typical for this type of portfolio based on LGT WM's internal guidelines. The bar chart is intended to illustrate the potential gains and losses associated with the various risk profiles based on figures from the last 10 years. This is not intended to be a prediction of any future performance of your portfolio.

Low

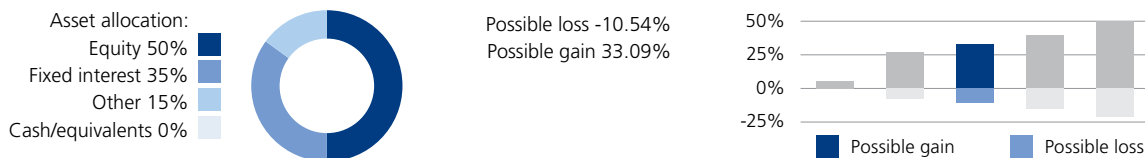
The primary objective is to preserve capital. You are comfortable with the small fluctuations in value that may result from this investment strategy but you would not feel comfortable with a significant exposure to investments which may fall substantially in value. A low risk portfolio is likely to be invested primarily in cash and bonds, with the potential for an allocation to equities and other higher risk assets. You understand that the returns from this strategy may not be sufficient to maintain the inflation-adjusted value of your assets. We would suggest a minimum investment period of 3 years for this type of risk profile.

☐


The pie chart is a neutral asset allocation typical for this type of portfolio based on LGT WM's internal guidelines. The bar chart is intended to illustrate the potential gains and losses associated with the various risk profiles based on figures from the last 10 years. This is not intended to be a prediction of any future performance of your portfolio.

Medium

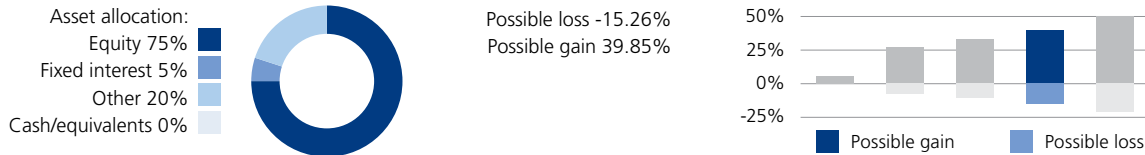
The Trust wishes to appreciate the capital value of the portfolio in excess of the rate of inflation but limit fluctuations in the value by investing in a diverse portfolio of assets. A medium risk portfolio is likely to be invested in cash, bonds, equities and other higher risk assets. We would suggest a minimum investment period of 5 years for this type of risk profile.

☐


The pie chart is a neutral asset allocation typical for this type of portfolio based on LGT WM's internal guidelines. The bar chart is intended to illustrate the potential gains and losses associated with the various risk profiles based on figures from the last 10 years. This is not intended to be a prediction of any future performance of your portfolio.

High

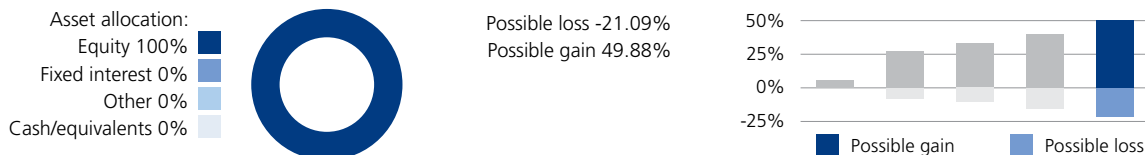
The Trust has a high tolerance for risk and you wish to target above average returns. You understand that this may result in a high risk of fluctuations in the value of the portfolio and potential loss of capital. A high risk portfolio is likely to be invested in a diverse range of asset classes but with a bias towards equities and other higher risk assets. We would suggest a minimum investment period of 5 years for this type of risk profile.



The pie chart is a neutral asset allocation typical for this type of portfolio based on LGT WM's internal guidelines. The bar chart is intended to illustrate the potential gains and losses associated with the various risk profiles based on figures from the last 10 years. This is not intended to be a prediction of any future performance of your portfolio.

Very high

The Trust has a high tolerance for risk and wishes to aggressively target high returns and/or wishes to allow concentrated exposure to a single asset class or individual assets, and for the selection of such assets/asset classes to vary from time to time. You understand that this may result in large fluctuations in the value of the portfolio and potentially expose the portfolio to significant loss of capital as you pursue high returns. The Trust understands the trade-off between risk and return. We would suggest a minimum investment period of 7 years for this type of risk profile.



The pie chart is a neutral asset allocation typical for this type of portfolio based on LGT WM's internal guidelines. The bar chart is intended to illustrate the potential gains and losses associated with the various risk profiles based on figures from the last 10 years. This is not intended to be a prediction of any future performance of your portfolio.

7. Investment strategy

Do you have any specific investment restrictions of which we need to be aware? It is very important that we agree at the outset of our relationship whether it is possible for us to comply with any investment restrictions that you may wish to apply to your portfolio.

Are there any specific investments that you do not wish to hold in the portfolio?

Does the portfolio contain any securities that you do not wish to sell (e.g. an employee shareholding or particular securities that are capital gains constrained)? If so, please indicate below:

Some investors are looking to incorporate the concept of the long term sustainability of our environment and society into the way their investment portfolio is being managed. Please advise if you have any such considerations which should be taken into account when developing your strategy:

All of our portfolios are tailored to fit our client's individual circumstances and objectives. However you may have a very specific strategy to achieve your objectives that will require your Investment Manager to adhere to a particular portfolio composition. You understand that you may be exposing yourself to additional risk by following such a strategy. Please use the box below to detail your required strategy:

Are there any other investments that have not been listed as part of the standard asset classes you would like us to specifically consider including as part of your portfolio? If so please detail them in the box below:

8. Signatures

This Questionnaire together with the Account Agreement, Terms of Business, Investment Policy Statement, Risk Warnings, Fee schedule and any other ancillary documents, comprise your agreement with us. You should read these documents carefully to ensure that you understand them. If you have any questions, please contact your Investment Manager. You expressly consent to our management of the portfolio on the basis of your risk profile as indicated herein and as set out in the Investment Policy Statement, and you undertake to notify us of any changes to circumstances which may affect this, in order that we may modify your portfolio management arrangements, as appropriate.

A proportion of your portfolio may be invested in assets which may involve higher or lower risk than the level of risk indicated herein and as set out in the Investment Policy Statement. However, the overall risk profile of the portfolio will be in line with your stated risk tolerance. For example, a well diversified portfolio with a medium risk profile may contain both low risk and high risk investments and thus maintain a medium level of risk on balance.

Signature	Signature
Name	Name
Date	Date

DD-MM-YYYY

DD-MM-YYYY