



Appropriate Assessment Form

Structured Products

The following questions are designed to help us ensure you understand this type of investment. Please complete this form and send with any application forms. If you are unsure about how this product works and/or whether it is suitable for your needs we recommend you speak to a financial adviser.

PERSONAL DETAILS

Client Name:

Address:

.....

.....

Postcode:

Home Tel:

ASSESSMENT QUESTIONS

You may have held or currently hold an investment similar to this product and if so they would have most of the following features:

- A fixed investment term
- A return linked to the movement in one or more stock markets
- The investment fund is based offshore
- The investment return included capital protection

Please tick this box if you have held or you currently hold a similar investment

If you have ticked the above box this would suggest that you have the necessary experience to understand this type of investment and you can ignore the questions below.

If not, please continue with this questionnaire:

- | | | |
|----|---|-----------------|
| 1. | I understand that I should keep my money invested in the product for the whole of the fixed term. | Yes / No |
| 2. | I understand that if I take my money early I might not get back all the money I invested. | Yes / No |
| 3. | This product includes investments with a number of financial institutions and if any of these were to fail, then I may not get all my money due to me at the end of the fixed term. | Yes / No |
| 4. | The product should provide me with the potential of investment growth linked to the capital performance of a stock market index. | Yes / No |
| 5. | My investment return will exclude any dividends from shares in that index. | Yes / No |

If you have answered **No** to any of the statements above, this product may not be right for you and we suggest you seek financial advice.

Client Signature: Date: