

ENTITY

4 AUTHORISED OFFICER INFORMATION CONTINUED

Address

Inver Globe
Inver P.O.
Co. Donegal
Ireland

Postcode

Telephone

Home

Work

Mobile

Fax

Email address

1

2

Employment status

☐ Retired

☒ Employed

☐ House wife

☐ Not employed

☐ Part time

☐ Self employed

Current or previous occupation

Trustee/Director 3

Or role (if other authorised officer)

☒ Trustee

☐ Director

☐ Other (please specify)

Title

☐ Mr

☒ Mrs

☐ Ms

☐ Miss

☐ Other (please specify)

Surname

Mc Grane

Forename(s)

Carmel

Date of birth

26 04 1955

☐ Tick here if this authorised officer will be providing Rathbones directly with instructions.

Address

32 East Bridge St.
Aniskillen
Co. Derry
United Kingdom

Postcode

BT74 7BT

Telephone

Home

Work

Mobile

Fax

Other

Other

Other

Other

ENTITY

4 AUTHORISED OFFICER INFORMATION CONTINUED

Trustee/Director 3 continued

Email address

1
Carmel@McGraneTransport.com

2

Employment status

- ☐ Retired ☒ Employed
☐ House wife ☐ Not employed
☐ Part time ☐ Self employed

Current or previous occupation

Director of Ted McGrane + Sons LTD

Trustee/Director 4

Or role (if other authorised officer)

- ☒ Trustee ☐ Director
☐ Other, please specify

Title

- ☒ Mr ☐ Mrs
☐ Ms ☐ Miss ☐ Other (please specify)

Surname

McGrane

Forename(s)

Michael

Date of birth

23 11 1958

- ☐ Tick here if this authorised officer will be providing Rathbone directly with instructions.

Address

32 Eastbridge St.,
 Ennis Killen
 Co. Fermanagh
 United Kingdom

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BT74 7BT

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Work

Mobile

Fax

Email address

1
info@McGraneTransport.com

2

Employment status

- ☐ Retired ☒ Employed
☐ House wife ☐ Not employed
☐ Part time ☐ Self employed

Current or previous occupation

Director of Ted McGrane + Sons LTD

If there are additional corporate trustees, trustees, directors or other authorised officers whose details need to be provided please enter these in the Client notes Section on Page 24.

ENTITY

5 PORTFOLIO SUITABILITY

Please answer EVERY question in this Section.

Rather than leaving any response blank please enter 0 or nil as appropriate.

In this Section we ask you about your entity's financial situation and the education, knowledge and experience of financial investments of the trustees, directors or other authorised officers. We appreciate that some of the questions may appear intrusive but please understand that your responses will help to determine whether the services we propose are both affordable and suitable.

5.1 Income, assets and liabilities

Please note that the questions below relate to the trust or company and not to the trustees or directors.

Turnover/Income

Investment income

- | | |
|--|--|
| <input checked="" type="checkbox"/> £0 | <input type="checkbox"/> £50,001 – £100,000 |
| <input type="checkbox"/> £1 – £10,000 | <input type="checkbox"/> £100,001 – £150,000 |
| <input type="checkbox"/> £10,001 – £20,000 | <input type="checkbox"/> £150,001 + |
| <input type="checkbox"/> £20,001 – £50,000 | |

Other

- | | |
|--|--|
| <input type="checkbox"/> £0 | <input type="checkbox"/> £50,001 – £100,000 |
| <input type="checkbox"/> £1 – £10,000 | <input type="checkbox"/> £100,001 – £150,000 |
| <input type="checkbox"/> £10,001 – £20,000 | <input type="checkbox"/> £150,001 + |
| <input type="checkbox"/> £20,001 – £50,000 | |

If other, please specify

Annual expenditure

- | | |
|--|--|
| <input type="checkbox"/> £0 | <input type="checkbox"/> £50,001 – £100,000 |
| <input checked="" type="checkbox"/> £1 – £10,000 | <input type="checkbox"/> £100,001 – £150,000 |
| <input type="checkbox"/> £10,001 – £20,000 | <input type="checkbox"/> £150,001 + |
| <input type="checkbox"/> £20,001 – £50,000 | |

Please list any regular annual investments or financial planning commitments.

NIL

Assets

Long term cash deposits

£ 50,000

Property (approximate value)

£ NIL

Other investments including portfolios managed elsewhere

£ NIL

Other financial assets

£ NIL

Liabilities

Commitments (eg mortgages, loans)

£ NIL

Other assets and liabilities

NIL

Please complete the following for the trustees, directors or other authorised officers as a group or, where appropriate, for those who will actively liaise with Rathbones in relation to the Portfolio.

5.2 Investment experience

What is the approximate average length of time the trustees/directors/authorised officers have been participants in financial markets?

- ☐ More than 10 years ☐ 6 – 10 years
☒ 5 years or less

5.3 Investment services used

For the individuals listed in Section 4 who will be providing instructions to Rathbones, please tick which of the following professional services they have previously used:

- ☐ Having their investments managed for them by a professional on a discretionary basis
☐ Having their investments managed by a professional on a non-discretionary basis
☒ Managing their own investments subject to the receipt of advice from a professional
☐ Managing their own investments and directing a broker to deal for them
☐ None of the above

5.4 Educational background

Please give details of the level at which the trustees/directors/authorised officers completed their formal education. Indicate the number of trustees/directors/authorised officers for each level:

- ☒ Secondary school level
☐ Higher education/degree
☐ Professional/post graduate qualifications

6 OVERALL INVESTMENT POLICY

Please answer EVERY question in this Section.

Rathbones' investment policy seeks to respond to the financial needs you outline. We need to ascertain your broad Investment Objectives, knowledge and experience of financial instruments and the degree of risk that is acceptable to you. We generally look to build diversified portfolios, invested across a range of asset classes but predominantly in equities and bond markets.

The majority of our clients are looking to invest over the medium to long term and accordingly would expect the value of their investment Portfolios and the level of income produced to fluctuate.

With regard to risk, whilst the aggregate Portfolio should perform in accordance with your parameters, individual securities within a Portfolio may experience higher or lower fluctuations in value.

6.1 Proposed investment period

Over what period are you seeking to invest your capital before requiring it for an alternative purpose?

☒

More than 10 years

☐

6 – 10 years

☐

3 – 5 years

☐

2 years or less

6.2 Why are you investing?

Please do not leave this question blank.

In order to derive a suitable investment strategy for you we need to understand the reasons behind your decision to invest. In as many or as few words as you wish, please use the space below to provide a general explanation of why you are investing. This could be as simple as 'investing for long term growth' or 'to provide an income for the charity'. In addition, we also need details of any specific purpose(s) for which the Portfolio is likely to be used eg purchasing property.

General explanation

Occupational Pension
Scheme

Specific purpose

Pension Fund Growth

We recognise that your circumstances may change over time, affecting the Portfolio strategy that we agree with you. Over the lifetime of your Portfolio it is likely that we will agree strategy variations with you to meet your changing requirements. Should your circumstances or goals alter, we therefore ask that you provide your Investment Manager with any information you feel may impact on the strategy agreed, so that they may consider it when managing or advising on your investments or providing services to you.

For trusts, current UK legislation (the Trustee Act 2000) imposes a requirement on trustees to have in place a policy statement providing guidance to Investment Managers which we request that you provide.

6 OVERALL INVESTMENT POLICY CONTINUED

6.4 Restrictions on discretionary management

If you would like to place any restrictions on where your money should be invested (eg areas or companies to avoid due to moral, ethical, political, corporate views etc, or existing holdings that should not be sold) please provide details below:

In recent years, we have been able to include a wider range of investments in portfolios that are sometimes referred to as alternative assets. These are designed to reduce volatility and, hence, risk. There are many different types of alternative assets, but two we use most often are known as fund of hedge funds and structured products, though we may also invest in areas such as commodity or property funds.

We approve of and understand how different asset classes may be used in the construction of our Portfolio including equities (both individual and in collective managed funds), fixed interest stocks (such as Government gilts and corporate bonds), cash, hedge funds, structured products, property funds and commodity funds, as described in the paragraphs above, the Terms of Business and the Guide to Discretionary Investment Management.

If your answer is **'No'** to the above question, it is unlikely that Rathbones will be able to assist you with your investment needs **without placing some restriction on the asset classes in and diversification of your Portfolio.**

Should this be the case, you should discuss this with your Investment Manager and if necessary agree restrictions in Section 6.4 of this form.

[illegible]

6 OVERALL INVESTMENT POLICY CONTINUED

6.5 Investment Objective

In Section 7, you will be asked to indicate the Investment Objective for each of your Funds. The possible options are:

- a Capital growth priority**
Income requirement will not be a prime consideration and emphasis will be placed on investments considered to have longer term growth potential.
- b Balanced between capital growth and income**
A combination of (a) and (c) designed to produce growth both in capital and income (albeit at a lower level of growth and income than might be achieved in (a) or (c)).
- c Income priority**
Income considerations will be given priority over and above the long term prospects for capital growth, which may result in the erosion of the purchasing power of capital.

6.6 Risk Profile

In Section 7, you will be asked to indicate the Risk Profile for each of your Funds. The possible options are:

- a Lower**
Investments will normally comprise leading UK companies, unit and investment trusts, including those investing in major international markets, and possibly where income is important, fixed interest securities.
- b Medium**
In addition to those included in (a), investments might include any UK company as well as large overseas listed companies. The Portfolio could therefore include a proportion of medium sized or smaller UK companies and have a greater exposure to international markets.
- c Higher**
In addition to (a) and (b), investments might include a greater exposure to more volatile markets and to securities without an official listing with the objective of achieving higher than normal capital and/or income returns. This policy would inevitably involve higher risks.

7 FUND OPENING

Please tick one Investment Objective and one Risk Profile for your Fund. Please do not leave this Section blank.

☐ Capital growth priority

☒ Balanced between capital growth and income

☐ Income priority

- ☒ Lower
- ☐ Medium
- ☐ Higher

Our preferred approach to working with our clients is to provide a discretionary investment management service whereby your Investment Manager takes responsibility for making all of the decisions about the investments in your Portfolio at their discretion, based on your requirements.

If you require the Fund requested above to be managed on a non-discretionary basis, please refer to Section 3 – Non-discretionary investment management service in the Terms of Business and discuss this with your Investment Manager before confirming the details below.

Additional main Funds may be requested beyond that which has already been selected above (for example, 'B' Funds). For each additional Fund, the following information is required: how the Fund(s) will be managed (discretionary or non-discretionary), the Investment Objective, Risk Profile and purpose. This should also be discussed with your Investment Manager before confirming the details below.

This image shows a single sheet of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page. There is no handwriting or other markings on the paper.[illegible]

8 PORTFOLIO INCOME

Please complete

In this Section you have the opportunity to decide what you would like done with income generated within your Portfolio. You may choose for it to be retained in your Portfolio for subsequent reinvestment or have it paid out periodically either wholly or as a fixed amount.

If you require:

- all of the income generated to be **retained for reinvestment**, please tick the *Retain for reinvestment* box;
- all of the income generated to be **paid out** monthly or quarterly, please tick the *All income* box and tick *Monthly* or *Quarterly* as appropriate;
- a fixed amount to be **paid out** monthly or quarterly, please enter the value to be paid out in the *Fixed amount* box and tick *Monthly* or *Quarterly* as appropriate.

	Retain for reinvestment	Pay out ¹		Period ²	
		All income	Fixed amount	Monthly	Quarterly
Main Fund	<input checked="" type="checkbox"/>	<input type="checkbox"/>	£ _____	<input type="checkbox"/>	<input type="checkbox"/>

- 1 If you require a fixed amount to be paid out and insufficient income is generated by the Fund during the period, a capital withdrawal will need to take place.
- 2 If you choose to have income paid out please select how regularly this should occur by ticking the *Monthly* or *Quarterly* boxes as appropriate.

