

CLIENT AGREEMENT AND PROFILE FOR TRUSTS, CHARITIES, COMPANIES AND SIMILAR ENTITIES

**Please read and complete this form before signing
Page 27 and returning it to your Investment Manager.**

**If you have any questions, please contact your
Investment Manager before you sign and return
this form.**

**If you would prefer, your Investment Manager would
be pleased to help you complete it.**

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Please note that all Funds within this Agreement will be opened on a DISCRETIONARY basis unless indicated otherwise in Section 7.1.

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CLIENT AGREEMENT AND PROFILE FOR TRUSTS, CHARITIES, COMPANIES AND SIMILAR ENTITIES

Agreement documents

This document is part of a suite of documents which make up our Agreement with you. These documents consist of an Agreement Pack and a Contractual Pack as follows:

Agreement Pack

Client Agreement and Profile (this document)
Schedule of Charges
Schedule of Interest Rates

Contractual Pack

Terms of Business
Summary of Conflicts of Interest Policy
Summary of Best Execution Policy

If any of the documents are missing, please request them from your Investment Manager as you will need to confirm receipt of them later in this document.

As part of our personal service we ask you to provide details of your personal and financial circumstances to enable us to ensure our services are suitable for you and to manage your investments in line with your requirements. If your circumstances or your requirements change in the future, we ask that you notify your Investment Manager in writing.

If at any time you need more space for your responses, please use the Client notes Section on Page 24.

If there is anything you do not understand, or you have any questions, please contact your Investment Manager before you sign and return this document.

If you would prefer, your Investment Manager would be pleased to help you complete it.

ENTITY

1 ENTITY CORRESPONDENCE INFORMATION

Please complete

Name of entity¹

McGrane Haulage Ltd
UK Occupational Pension Scheme 2.

Address²

32 Eastbridge Street
Eniskillen
Co. Fermanagh
United Kingdom

Postcode

B17 4 7 3 T

Correspondence or business address

(if different from above)

Postcode

Primary contact

Please enter the name of the individual who will have the most contact with your Investment Manager.

The personal details of this individual must also be included in Section 4 – Authorised officer information.

Primary contact name

Michael McGrane

- 1 Enter the name of the trust, charity, company or similar entity.
- 2 Please enter the registered address: if you are completing a company or similar entity Agreement.

2 TRUST SPECIFIC INFORMATION

For company and similar entities please go to Page 8.

☐ Discretionary☐ Life interest☐ Charity

Details of other (if appropriate)

Charity number (if appropriate)¹

A horizontal line with 15 vertical tick marks. The line is divided into 14 equal segments by these tick marks. The line is slightly curved upwards from left to right.

Purpose of trust
Please describe why the trust has been created (eg to provide income to fund scholarships).

Pension Fund Income

D	D	M	M
---	---	---	---

See attached Trust Instrument.

(if applicable)

☒ Yes☐ No

Percentage (if different from standard)

_____|_____|_____|%

Client classification
We are required to classify clients into categories. Please tick the box of any of the statements below that apply to the trust.

If you tick two or more of the boxes, please contact your Investment Manager as you may need different paperwork and an explanation of the effect of a new classification and the options available to you.

☐ The trust has turnover (eg income) of greater than EUR 40 million²

☐ The trust has total assets (eg all assets including property) of greater than EUR 20 million²

☒ The trust has own funds (eg trust assets after liabilities) of greater than EUR 2 million²

1 Only for charitable incorporated entities.

2 If you are unsure of the exchange rate, please consult your Investment Manager.

ENTITY

2 TRUST SPECIFIC INFORMATION CONTINUED

Complete for trusts or similar entities.

Trust beneficiaries (if applicable)

Beneficiary 1

Title

☐

Mr

☐

Mrs

☐

Ms

☐

Miss

☐

Other (please specify)

Surname

Forename(s)

Date of birth

--	--	--	--	--	--	--	--	--	--

Address

Postcode

--	--	--	--	--	--	--	--	--	--

Life interest trust beneficiary (if applicable)

☐

Capital

☐

Income

Beneficiary 2

Title

☐

Mr

☐

Mrs

☐

Ms

☐

Miss

☐

Other (please specify)

Surname

Forename(s)

Date of birth

--	--	--	--	--	--	--	--	--	--

Address

Postcode

--	--	--	--	--	--	--	--	--	--

Life interest trust beneficiary (if applicable)

☐

Capital

☐

Income

ENTITY

2 TRUST SPECIFIC INFORMATION CONTINUED

Trust beneficiaries (if applicable) continued

Beneficiary 3

Title

☐

Mr

☐

Mrs

☐

Ms

☐

Miss

☐

Other (please specify)

Surname

Forename(s)

Date of birth

--	--	--	--	--	--	--	--	--	--

Address

Postcode

--	--	--	--	--	--	--	--	--	--

Life interest trust beneficiary (if applicable)

☐

Capital

☐

Income

Beneficiary 4

Title

☐

Mr

☐

Mrs

☐

Ms

☐

Miss

☐

Other (please specify)

Surname

Forename(s)

Date of birth

--	--	--	--	--	--	--	--	--	--

Address

Postcode

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Life interest trust beneficiary (if applicable)

☐

Capital

☐

Income

If there are additional beneficiaries, please enter their details in the Client notes Section on Page 24.

ENTITY

3 COMPANY SPECIFIC INFORMATION

Complete for companies or similar entities.

Outline of the company's business

haulage + transport
company

Financial year end

31 12

Residence of the company



UK



Other

If other, please specify the country of residence

Company registration number

NI601886

Charity number¹

Tax rate (if appropriate)

NIL

%

Authorised share capital

£ 100

Issued share capital

£ 100

Names of shareholders who hold greater than 10% of the share capital

Name

Philip Michael Mc Grene

Name

Paulie Terence Mc Grene

Name

Name

If the company is part of a group, please supply details of the group structure²

NO

Client classification

We are required to classify clients into categories. Please tick the box of any of the statements below that apply to the company.

If you tick two or more of the boxes, please contact your Investment Manager as you may need different paperwork and an explanation of the effect of a new classification and the options available to you.

- ☐ The company has turnover (eg sales) of greater than EUR 40 million³
- ☐ The company has fixed and current assets of greater than EUR 20 million³
- ☒ The company has own funds (eg shareholder equity) of greater than EUR 2 million³

¹ Only for charitable incorporated entities.

² If it is easier, please provide an organisation chart.

³ If you are unsure of the exchange rate, please consult your Investment Manager.

ENTITY

4 AUTHORIZED OFFICER INFORMATION

Please complete

In this Section please enter the details of entities and officers who need to be identified as being associated with this Agreement either as corporate trustees, trustees, directors or other authorised officers. It is essential that anyone who is to provide instructions to Rathbones or have signatory authority for the Fund is listed here.

Corporate trustee 1 (if applicable)

Company registration number

Company name

Age (years)	Percentage (%)
18	10
20	15
25	25
30	35
35	45
40	55
45	65
50	75
55	80
60	82
65	85

Address

Year	Percentage of population aged 65 and over
1950	7
1960	8
1970	9
1980	10
1990	11
2000	12
2010	13
2020	14
2030	15
2040	16
2050	18

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130	131	132	133	134	135	136	137	138	139	140	141	142	143	144	145	146	147	148	149	150	151	152	153	154	155	156	157	158	159	160	161	162	163	164	165	166	167	168	169	170	171	172	173	174	175	176	177	178	179	180	181	182	183	184	185	186	187	188	189	190	191	192	193	194	195	196	197	198	199	200	201	202	203	204	205	206	207	208	209	210	211	212	213	214	215	216	217	218	219	220	221	222	223	224	225	226	227	228	229	230	231	232	233	234	235	236	237	238	239	240	241	242	243	244	245	246	247	248	249	250	251	252	253	254	255	256	257	258	259	260	261	262	263	264	265	266	267	268	269	270	271	272	273	274	275	276	277	278	279	280	281	282	283	284	285	286	287	288	289	290	291	292	293	294	295	296	297	298	299	300	301	302	303	304	305	306	307	308	309	310	311	312	313	314	315	316	317	318	319	320	321	322	323	324	325	326	327	328	329	330	331	332	333	334	335	336	337	338	339	340	341	342	343	344	345	346	347	348	349	350	351	352	353	354	355	356	357	358	359	360	361	362	363	364	365	366	367	368	369	370	371	372	373	374	375	376	377	378	379	380	381	382	383	384	385	386	387	388	389	390	391	392	393	394	395	396	397	398	399	400	401	402	403	404	405	406	407	408	409	410	411	412	413	414	415	416	417	418	419	420	421	422	423	424	425	426	427	428	429	430	431	432	433	434	435	436	437	438	439	440	441	442	443	444	445	446	447	448	449	450	451	452	453	454	455	456	457	458	459	460	461	462	463	464	465	466	467	468	469	470	471	472	473	474	475	476	477	478	479	480	481	482	483	484	485	486	487	488	489	490	491	492	493	494	495	496	497	498	499	500	501	502	503	504	505	506	507	508	509	510	511	512	513	514	515	516	517	518	519	520	521	522	523	52
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[illegible][illegible][illegible]

Postcode

[illegible]**Telephone**

Corporate trustee 2 (if applicable)

Company registration number

Company name

Address

Postcode

Telephone

Please note that the corporate trustee entity will need to have its identity verified as described in Section 13.4. Furthermore, all appropriate corporate trustee directors should be listed overleaf and will need to have their identity verified.

ENTITY

4 AUTHORISED OFFICER INFORMATION CONTINUED

Trustee/Director 1

Or role (if other authorised officer)

- ☐ Trustee ☒ Director
☐ Other (please specify)

Title

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

Surname

McGrane

Forename(s)

Paulie Terence

Date of birth

25 07 1987

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

Address

Inver Glebe
Inver PO
Co. Donegal
Ireland

Postcode

Telephone

Home

Work

Mobile

Fax

Email address

1 info@mcgranehaulage.com
2

Employment status

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

Current or previous occupation

Director of McGrane Haulage

Trustee/Director 2

Or role (if other authorised officer)

- ☐ Trustee ☒ Director
☐ Other (please specify)

Title

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

Surname

McGrane

Forename(s)

Philip Michael

Date of birth

23 09 1984

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

ENTITY

4 AUTHORISED OFFICER INFORMATION CONTINUED

Address

Inver Glebe
Inver PO
Co. Donegal
Ireland.

Postcode

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Telephone

Home

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Work

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Mobile

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Fax

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Email address

1

info@mcgranehaulage.com

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)

Michael

Date of birth

23 11 1958

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

Address

32 East Bridge St.,
Enniskillen
Co. Fermanagh
United Kingdom

Postcode

BT7 4 7BT

Telephone

Home

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Work

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Mobile

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Fax

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ENTITY

4 AUTHORISED OFFICER INFORMATION CONTINUED

Trustee/Director 3 continued

Email address

1 info@McGroneTransport.com
2

Employment status

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

Current or previous occupation

Director of Ted McGrone
FS on LTD

Trustee/Director 4

Or role (if other authorised officer)

- ☒ Trustee ☐ Director
☐ Other, please specify

Title

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

Surname

McGrone

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.
Eniskillen,
Co. Fermanagh
United Kingdom

Postcode

B1 7 4 7 8 1

Telephone

Home

Work

Mobile

Fax

Email address

1 Carmel@McGroneTransport.com
2

Employment status

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

Current or previous occupation

Director of Ted McGrone FS on 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.

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 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 | |

If other, please specify

Annual expenditure

- | | |
|--------------------------------------------|----------------------------------------------|
| <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 | |

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

5 PORTFOLIO SUITABILITY CONTINUED

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.

6.4 Restrictions on discretionary management

Traditionally, the portfolios we manage have contained equities (both individual and in collective managed funds), fixed interest stocks (such as Government gilts and corporate bonds) and cash. Historically, equity based investment has delivered the best long term returns and therefore, it often forms a considerable part of our client portfolios; however, it is the asset class that can exhibit the greatest up or down movement in value, which is called volatility. Consequently, you should consider this when deciding your Investment Objective(s) and Risk Profile(s).

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.

☐ No

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.**

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:

This image shows a single page 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.

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 note that ALL Funds opened below will be managed on a **DISCRETIONARY** basis unless indicated otherwise in Section 7.1.

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

Investment Objective

- ☐ Capital growth priority
- ☒ Balanced between capital growth and income
- ☐ Income priority

Risk Profile

- ☒ Lower
- ☐ Medium
- ☐ Higher

7.1 Investment management service

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.

[illegible]