



ARIA | CAPITAL

**STRICTLY PRIVATE & CONFIDENTIAL**  
INVESTOR PROFILE – CORPORATE

*Aria Capital Limited is regulated by the Central Bank of Ireland  
(Regulated Business only)*

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For Office Use Only

<i>Client name(s):</i>	<i>Account type:</i> A <input type="checkbox"/> D <input type="checkbox"/> E <input type="checkbox"/>  Other _____ <input type="checkbox"/>
<i>Client reference:</i>	
<i>Portfolio manager:</i>	



## IMPORTANT NOTICE

The information you provide in this document will influence any recommendations that Aria Capital may make to you. It is important that you complete all sections of this application carefully. If you require any assistance please contact Aria Capital at [private@aria-capital.ie](mailto:private@aria-capital.ie) or (01) 6854 100.

## 1. COMPANY INFORMATION

Company name

## 2. PROFESSIONAL ADVISERS

Accountant

Name & contact details

Solicitor

Name & contact details

If you would like us to send a copy of the company's Tax Pack directly to the company's accountant please tick this box. If you tick the box, the Tax Pack will be sent annually (usually in January) or on request to the above named accountant unless you request us, in writing, not to do so.

Please send a copy of the company's Tax Pack to the above named accountant

## 3. TAX STATUS

Where is the company tax resident?

Is the company a Close Company?

Yes

No

Is the company a service company?

Yes

No

A Close Company is a company that is controlled by five or fewer participators or is controlled by any number of participators who are directors. The definition of a Close Company includes a company where, on distribution of its full income, more than 50% goes to five or fewer participators or participators who are directors. A participator is a person having an interest in the income or capital of the company.

The Close Company provisions set out in the Taxes Consolidation Act 1997 have four main implications for a company and its participators/directors.

- Certain benefits-in-kind and expense payments to participators or associates will be treated as distributions.
- Interest in excess of a specified rate paid to directors or their associates will be treated as distributions.
- Loans to participators or their associates must be made under deduction of tax and, if the loan is forgiven, the grossed-up amount is treated as income in the hands of the recipient.
- **A surcharge of 20% is payable on the total undistributed investment and rental income of a close company. Close "service" companies are also liable to a surcharge of 15% on one-half of their undistributed trading income.**



#### 4. INVESTMENT ASSETS

	<i>Description</i>	<i>Value</i>
Bank deposits		
Investment property		
Equities		
Bonds		
Managed funds		
Other investment assets		

#### 5. INVESTMENT RELATED BORROWINGS / COMMITMENTS

	<i>Description</i>	<i>Value</i>
Borrowings linked to or secured on any of the above Investment Assets		
Material future investment related commitments		



**6. INVESTMENT PROFILE**

To develop a suitable portfolio it is necessary to understand time horizons, long term goals, expectations and attitude to risk. The answers to the following questions are an important input to the process of developing and maintaining a suitable portfolio.

If the company has, or will have, more than one account with Aria Capital, please let us know if the following investment profile is to be applied to all of the accounts or just to specified ones.

- 6.1 This Investor Profile applies to:
- All the company's accounts
  - Only the following account(s) \_\_\_\_\_
  - All the company's accounts except \_\_\_\_\_

- 6.2 Which of the following best describes the company's overall attitude to its Aria Capital portfolio(s)?
- The directors are most concerned with preserving capital and are prepared to accept lower returns to reduce the risk of losing capital. However, they recognise that all investments carry some risk of capital loss and that the portfolio may sometimes decrease in value.
  - The directors want some potential for capital growth, but prefer not to have very large fluctuations in short term performance. They seek consistent returns using a modest growth strategy. They recognise that the portfolio may decrease in value from time to time.
  - The directors are prepared to experience short term fluctuations in performance for potentially higher returns over the long term. They would prefer a portfolio that has a bias towards growth assets (e.g. equities). They recognise that there will be times when the portfolio experiences reasonable decreases in value, particularly when stock markets are performing poorly.
  - The directors are prepared to accept significant short term fluctuations in performance for potentially greater returns over the longer term. Their focus is on assets with greater long-term growth potential. They recognise that the portfolio may incur substantial losses that could take a considerable amount of time to recover.
  - The directors are prepared to fully expose the portfolio to high risk investments in the hope that it will achieve superior returns in the long term. They acknowledge that the portfolio's performance may be very volatile and that it may incur substantial losses, including some losses that may never be recovered.

6.3 How would you describe the company's historical investment success?      Very poor     Poor     Mixed     Good     Excellent

6.4 Does the company have any investment restrictions?

6.5 Does any director of the company hold any investment qualifications or membership of a relevant professional body?

6.6 Has any director of the company worked in the Financial Services industry?



**6. INVESTMENT PROFILE (CONTINUED)**

- 6.7 When is it expected that significant withdrawals will be made from the portfolio?
- 16 years or more
  - 8 - 15 years
  - 4 - 7 years
  - 1- 3 years
  - Within 1 year
- 6.8 Which of these statements best describes the directors' attitude to the performance of the overall portfolio over a **12 month** period?
- Completely relaxed - a 12 month period is fairly irrelevant
  - Not too concerned and we could certainly tolerate a 15% loss
  - If there was a greater than 15% loss we would be concerned
  - Can only tolerate small short term losses
  - Can't take any losses
- 6.9 Which of these statements would best describe the directors' attitude to the performance of the overall portfolio over a **3 year** period?
- Well able to accept losses in order to target longer term gains
  - Can tolerate reasonable losses, but don't want to lose all our money
  - Can tolerate moderate losses
  - I'd be quite disappointed if there was any more than a small loss
  - Can't have a loss over a 3 year period
- 6.10 If stock markets fell by 20% in the next 3 months, how would you react?
- We would increase exposure to stock markets
  - We wouldn't make any changes unless circumstances changed
  - We would wait at least a year to see what happens and then decide
  - We would wait 3 months to see what happens and then decide
  - We would immediately reduce exposure to stock markets
- 6.11 What is the directors' overall aim in terms of investment growth?
- Aggressive growth
  - To grow strongly
  - To grow moderately
  - To grow with caution
  - To avoid losing money
- 6.12 Assuming stock markets are strong, what do the directors generally expect from the portfolio over time?
- To track stock markets up and down
  - To slightly trail the market, but make good profits
  - To trail the stock market, but still make moderate profits
  - To have some stability and make modest profits
  - To have stability and make small profits
- 6.13 If stock markets are negative over the next decade, what return would you expect from the portfolio?
- To lose as much as or more than stock markets
  - To lose some money, but less than stock markets
  - To lose some money, but a lot less than stock markets
  - To make a modest gain
  - To be unaffected by the market

**7. CONSENT AND DECLARATION**

7.1 By signing below, I/We declare that the information provided in this Investor Profile is correct and I/We undertake to inform Aria Capital without delay and in writing of any relevant changes. I/We further confirm that I/We are authorised to provide this information on behalf of the company named in section 1 of this Investor Profile.

SIGNATURE	NAME (PRINTED)	CAPACITY	DATE