



ARIA | CAPITAL

STRICTLY PRIVATE & CONFIDENTIAL
INVESTOR PROFILE – INDIVIDUAL/PENSION

*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 or (01) 6854 100.

1. PERSONAL INFORMATION

	<i>First Named Account Holder</i>	<i>Second Named Account Holder (if Joint Account)</i>
Name		
Date of birth		
Country of residence		
Residency for tax purposes		
Marital status		
Dependants <i>Name & date of birth</i>		

2. PROFESSIONAL ADVISERS

	<i>First Named Account Holder</i>	<i>Second Named Account Holder (if Joint Account)</i>
Accountant <i>Name & contact details</i>		
Solicitor <i>Name & contact details</i>		

If you would like us to send a copy of your Tax Pack directly to your 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 my Tax Pack to the above named accountant

3. CRIMINAL JUSTICE (MONEY LAUNDERING & TERRORIST FINANCING) ACT 2010

What is the source of your assets/wealth? Please tick all the relevant boxes.

Income Savings Inheritance Property Sale Other _____



4. EMPLOYMENT / INCOME

	<i>First Named Account Holder</i>	<i>Second Named Account Holder (if Joint Account)</i>
Occupation		
Position/Title		
Employment status <i>E.g. self-employed, PAYE, retired</i>		
Employer name & address		
% Shareholding/Ownership		
Basic Remuneration		
Bonus/BIK/Other		
Non-employment income <i>E.g. dividends, rent, pension</i>		

5. ASSETS / INVESTMENTS

For a joint account, please complete this section using total amounts.

	<i>Description</i>	<i>Value</i>
Private Residence		
Other Property <i>E.g. investment property, holiday home, property syndicate</i>		
Cash deposits		
Pensions		
Other assets <i>E.g. shares, managed funds, private equity, bonds</i>		
Contingent assets <i>E.g. life assurance, income protection</i>		



6. BORROWINGS / COMMITMENTS

	<i>Description</i>	<i>Value</i>
<p>Borrowings (e.g. mortgages, loans) <i>Please provide details of the lender, remaining term, rate, related asset, etc.</i></p>		
<p>Material future financial commitments</p>		

7. ESTATE PLANNING

	<i>First Named Account Holder</i>	<i>Second Named Account Holder if Joint</i>
<p>Have you made a Will?</p>		
<p>Who is the Custodian? <i>Please include contact details</i></p>		
<p>Who are the Executors? <i>Please include contact details</i></p>		
<p>Have you an Enduring Power of Attorney? <i>Please provide details</i></p>		
<p>Do you have a "Section 72" policy? <i>This refers to a life insurance policy that can be used to discharge inheritance tax liabilities</i></p>		



8. INVESTMENT PROFILE

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

If you have, or will have, more than one account with Aria Capital (e.g. a pension account and a separate personal account), please let us know if the following investment profile is to be applied to all of the accounts or just to specified ones.

This Investor Profile applies to:

- All my accounts
- Only the following account(s) _____
- All my accounts except _____

8.1 Which of the following best describes your overall attitude to your Aria Capital portfolio(s)?

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

8.2 How would you describe your historical investment success? Very poor Poor Mixed Good Excellent

8.3 Do you have any investment restrictions?

8.4 Do you hold any investment qualifications or are you a member of a relevant professional body?

8.5 Have you worked in the Financial Services industry?

8.6 Please complete the following table which details your knowledge and experience of different types of investments.

	Experience (years)	Transaction frequency	Typical transaction value	Level of Knowledge (e.g. Sophisticated, Good, Limited, Poor)
Equities				
Derivatives (e.g. futures/options)				
Fixed Interest (e.g. bonds)				
Property				
Managed Funds				
Other _____				



8. INVESTMENT PROFILE (CONTINUED)

- 8.7 When do you expect to start making significant withdrawals from your portfolio?
- 16 years or more
 - 8 - 15 years
 - 4 - 7 years
 - 1- 3 years
 - Within 1 year
- 8.8 Which of these statements would best describe your attitude to the performance of your overall portfolio over a **12 month** period?
- I'm completely relaxed - a 12 month period is fairly irrelevant
 - I'm not too concerned and I could certainly tolerate a 15% loss
 - If there was a greater than 15% loss I'd be concerned
 - I can only tolerate small short term losses
 - I can't take any losses
- 8.9 Which of these statements would best describe your attitude to the performance of your overall portfolio over a **3 year** period?
- I'm well able to accept losses in order to target longer term gains
 - I can tolerate reasonable losses, but don't want to lose all my money
 - I can tolerate moderate losses
 - I'd be quite disappointed if there was any more than a small loss
 - I can't have a loss over a 3 year period
- 8.10 If stock markets fell by 20% in the next 3 months, how would you react?
- I would increase my exposure to stock markets
 - I wouldn't make any changes unless my circumstances changed
 - I would wait at least a year to see what happens and then decide
 - I would wait 3 months to see what happens and then decide
 - I would immediately reduce my exposure to stock markets
- 8.11 What is your overall aim in terms of investment growth?
- Aggressive growth
 - To grow strongly
 - To grow moderately
 - To grow with caution
 - To avoid losing money
- 8.12 Assuming stock markets are strong, what do you generally expect from your investments 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
- 8.13 If stock markets are negative over the next decade, what return would you expect from your investments?
- 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

9. CONSENT AND DECLARATION

9.1 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.

SIGNATURE	NAME (PRINTED)	DATE
First named Account Holder 	<input type="text"/>	<input type="text"/>
Second named Account Holder (if joint Account) 	<input type="text"/>	<input type="text"/>