

# LONDON & COLONIAL INTERNATIONAL SIPP

## INVESTMENT QUESTIONNAIRE

LONDON & COLONIAL SERVICES LIMITED ('L&C') IS THE ADMINISTRATOR AND THE TRUSTEE OF THE INTERNATIONAL SELF-INVESTED PERSONAL PENSION ('INTERNATIONAL SIPP') KNOWN AS THE STM INTERNATIONAL PENSION PLAN. A SIPP IS MEMBER DIRECTED, WHICH MEANS YOU AS A CLIENT ARE DIRECTING THE TRUSTEE TO PURCHASE AN ASSET ON YOUR BEHALF. YOU WILL HAVE RECEIVED ADVICE FROM YOUR FINANCIAL ADVISER ON WHICH INVESTMENTS ARE SUITABLE FOR YOUR OBJECTIVES AND NEEDS.

L&C has a responsibility in accordance with the Financial Conduct Authority Conduct of Business Rules (COBS) to ensure that where a member has directed L&C to purchase investments which are deemed 'complex' you are fully aware of the potential risks associated.

To ensure L&C provides you with risk warnings that are appropriate for you, L&C is asking you to complete this Investment Questionnaire. From your answers, L&C will send you a risk warning letter which you will be able to discuss with your Financial Adviser, if appropriate.

L&C will only ask you to complete this questionnaire the first time you direct L&C to purchase an asset which is deemed as 'complex'.

This questionnaire involves asking you a number of questions about your investment experience in relation to the class of complex investment(s) you have selected. There is no right or wrong answer to the questions.

Once you have answered the questions, please return the questionnaire to L&C as soon as possible. L&C will not be able to proceed further until you have returned the questionnaire.

### What is a Non-Complex Financial Instrument?

A non-complex financial instrument is one that requires only nominal experience and knowledge of investments and the risks involved; easy to value; readily saleable; easy to convert to cash (readily realisable); does not involve early encashment penalties.

Although not a comprehensive list, examples of non-complex financial instruments are:

- Shares listed on a recognised stock exchange,
- Units/ shares in a UCITS qualifying Collective Investment Scheme,
- Bonds,
- Money market instruments.

### What is a Complex Financial Instrument?

A complex financial instrument is one that requires a greater experience and knowledge of investments to fully understand the risks involved; is often speculative; difficult or infrequently valued; difficult to sell when you want to (not readily realisable); could contain substantial early encashment penalties.

Although not a comprehensive list, examples of complex financial instruments are:

- Some types of exchange traded product,
- Speculative derivatives,
- Shares in Collective Investment Schemes that are not FCA recognised (non-mainstream pooled investments NMPIs),
- Warrants,
- Non-readily realisable investments (e.g. structured products).

Please ensure that you read the terms and conditions and all the related charges of your intended investment before proceeding. If you do not understand any of the information or it is not clear, please ensure you ask your Financial Adviser for further help or clarification.

If you are in any doubt about the investment(s) you have selected, you should consult your Financial Adviser.



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## INVESTMENT QUESTIONNAIRE

1. Do you understand that **your** decision to invest in *Structured Notes* is either based solely on the information supplied directly by the Investment Provider or from advice by your Financial Adviser?

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YES

☐

NO

2. *Complex Investments* are often based on equity market indexes and as such can be volatile, the returns both during and at the end of the term can fall as well as rise and are not guaranteed. You may get back less than originally invested and in some cases you may lose all of your money. Is this something you have considered and are prepared to accept?

☐

YES

☐

NO

3. Are you confident that you have a strong understanding of the type of *Complex Investments* in which you are considering investing?

☐

YES

☐

NO

4. Have you invested in these or similar *Complex Investments* over the last two years?

☐

YES

☐

NO

5. Given that financial markets can fluctuate considerably and that it is generally accepted that there is often a greater risk associated with a potentially higher return. If your investment was to fall by 20% or more in a single year, are you prepared to 'ride out the storm' and make no changes to your investment strategy irrespective of whether or not the Investment Provider forecasts a recovery over a period of time?

☐

YES

☐

NO

6. While some *Complex Investments* are designed to be traded daily some can become illiquid during the investment term and/or trading may be suspended. In the event that you are unable to access your investment(s) for a period of time, do you have sufficient cash to cover day-to-day living expenses without causing you financial hardship?

☐

YES

☐

NO

Signature

Print Name:

Date:

Day

Month

Year



LONDON &  
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PART OF



GROUP PLC

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