

BCP

Invest with confidence

THE
**BCP ASSET MANAGEMENT
FACT FIND**

Fact Find Form

CONFIDENTIAL PRIVATE CLIENT INFORMATION

In the provision of investment advice, BCP Asset Management DAC is required to ask for information concerning your investment objectives, experience and knowledge, risk parameters and relevant facts about your financial position and capacity for loss. This will enable us to provide recommendations to you which are suitable to your needs and act in your best interests. In order for us to fully assess your financial needs and objectives and for us to determine the suitability of a product or service to meet these needs, it is important you provide all information we request from you and any other relevant information.

Where Non-Advisory services are provided in relation to complex financial instruments, we are required to gather relevant information in relation to your investment experience and knowledge only.

WARNING: Not providing the information, or providing insufficient information, will not allow us to determine whether the service or product envisaged is appropriate or suitable for you.

Should there be any material change in your circumstances please notify us. All information received is treated in confidence in accordance with the Data Protection Acts 1988 - 2018.

"Information" means any information given by you or on your behalf in this form in connection with your application for an Investment Services Agreement with us or any further information which may be given at a later stage either in writing, by email at a meeting or over the telephone including that furnished in connection with any application for any product/service available through us.

CLIENT CONFIRMATION

I/we are satisfied that the information provided below is a true and fair reflection of my/our current financial position and future objectives.

I/we understand that any recommendation(s) made to me/us will be based on information provided.

I/ We undertake to inform BCP Asset Management DAC in writing without delay if any information provided to the firm, including my/our address, residency, citizenship or tax status, changes materially.

I/We acknowledge that we have read, understand and accept BCP Asset Management DAC's Terms of Business.

By signing this application form, I/we consent to the Information provided being used as described in the Data Protection section of the Terms of Business.

CLIENT SIGNATURE

(or Authorised Signatory for and on behalf of client)

POSITION (If Applicable)

(Director/Trustee/Other/Specify)

DATE

CLIENT SIGNATURE

(or Authorised Signatory for and on behalf of client)

POSITION (If Applicable)

(Director/Trustee/Other/Specify)

DATE

BCP CONSULTANT

DATE

CLIENT 1

NAME

ADDRESS

LANDLINE(S)

MOBILE(S)

EMAIL

DATE OF BIRTH

MARITAL STATUS

GENERAL HEALTH

DEPENDANTS

OCCUPATION

CLIENT 2

NAME

ADDRESS

LANDLINE(S)

MOBILE(S)

EMAIL

DATE OF BIRTH

MARITAL STATUS

GENERAL HEALTH

DEPENDANTS

OCCUPATION

NOTES

Would you like a family member or other person to meet with your BCP Consultant and review any recommendation which may be made?

Yes	☐	No	☐
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NOTES

2 FINANCIAL DETAILS

2.1 INCOME

	CLIENT 1	CLIENT 2
PRIMARY SOURCE OF INCOME	Employed Self-Employed 5% Director 20% Director Retired Other (specify)	Employed Self-Employed 5% Director 20% Director Retired Other (specify)
NAME OF EMPLOYER		
SALARY (Gross or Net ¹)	€ per month/ annum	€ per month/ annum

2.2 INCOME FROM OTHER SOURCES (GROSS/NET¹ PER MONTH/ANNUM)

SOURCE	CLIENT 1	CLIENT 2
1	€ per month/ annum	€ per month/ annum
2	€ per month/ annum	€ per month/ annum
3	€ per month/ annum	€ per month/ annum
TOTAL GROSS OR NET¹ INCOME FROM ALL SOURCES (Including Bonus and Other Income)	€ per month/ annum	€ per month/ annum

¹ Circle or underline if figures shown are gross or net of taxation.2.3 ASSETS²

DESCRIPTION	CLIENT 1	CLIENT 2
DEPOSITS	€	€
CAPITAL SECURE BONDS	€	€
INVESTMENT FUNDS³	€	€
SHARE	€	€
PROPERTY - HOME	€	€
PROPERTY - INVESTMENT	€	€
OTHER (SPECIFY)	€	€
TOTAL	€	€

² Please indicate which funds are available in the event of a financial emergency or detail below how emergency needs will be funded.³ Please provide details of types of funds invested in.

NOTES

2.4 MORTGAGES AND LOANS

DESCRIPTION	MONTHLY REPAYMENT	INTEREST RATE	YEARS LEFT	AMOUNT OUTSTANDING
MORTGAGE - HOME	€			€
MORTGAGE - INVESTMENT	€			€
PERSONAL LOAN	€			€
OTHER (SPECIFY)	€			€

NOTES

2.5 EXPENDITURE (PER MONTH)

	CLIENT 1	CLIENT 2
MORTGAGE & LOAN REPAYMENTS	€	€
LIVING EXPENSES	€	€
CLUBS, SUBSCRIPTIONS ETC.	€	€
DISCRETIONARY EXPENSES	€	€
SAVINGS	€	€
TOTAL	€	€

3 FINANCIAL NEEDS

INVESTMENT	RETIREMENT	REGULAR SAVINGS	PROTECTION ³

NOTES

³ Including Life insurance, Mortgage protection, serious illness cover and/or Income protection.

4 CURRENT PENSION ARRANGEMENTS

4.1

	CLIENT 1	CLIENT 2
	Scheme ☐	Scheme ☐
	Personal ☐	Personal ☐
	PRSA ☐	PRSA ☐
OWN CONTRIBUTION	€ per week/ month	€ per week/ month
COMPANY CONTRIBUTION	€ per week/ month	€ per week/ month
YEARS IN FORCE	€	€
DEATH IN SERVICE BENEFIT/ LIFE COVER	€	€
EXPECTED RETIREMENT AGE		
REQUIRED INCOME IN RETIREMENT	€	€
PENSION FROM PREVIOUS EMPLOYMENT	Yes ☐ No ☐	Yes ☐ No ☐
	if Yes , provide details	if Yes , provide details

4.2 CURRENT PROTECTION BENEFITS

	CLIENT 1	CLIENT 2
LIFE COVER (EXCL. MORTGAGE PROTECTION)		
INCOME PROTECTION		
DEFERRED PERIOD		
SERIOUS ILLNESS COVER		
HOSPITAL CASH COVER		
PREMIUM	€ per month/ annum	€ per month/ annum
HEALTHCARE PROVIDER		
HEALTHCARE PLAN NAME		
PREMIUM	€ per month/ annum	€ per month/ annum

5 RISK APPETITE

5.1 INVESTMENT RISK

All investments carry a risk that the investor may lose some or all of the amount invested. Some investments however have a higher risk profile and are more volatile than others. Traditionally investments in Bonds issued by Governments in developed and politically stable economies would be considered low risk; whereas investments in emerging markets or particular sectors, for example exploration stocks would be considered high or indeed, speculative risk. Investment experience in the early part of this millennium demonstrates however that all investments carry risk. The value of any investment is in general terms determined by what investors are prepared to pay for it at the time it is marketed and/or the ability of the provider of any guarantee to meet its liabilities ('counterparty risk'). The credit rating of any government, financial institution or bond issuer can and does change over time.

Funds may fall as well as rise in value; in some cases there may be marked increases and decreases in fund values over time. Some funds are more volatile than others. The general expectation is that, in the long run, funds with a higher risk have the potential to achieve higher returns than funds with a lower risk profile; they do however have an inherent risk of significant loss of value and this may not be made up in the future. Whilst funds with lower volatility are less likely to exhibit these characteristics as frequently as more volatile funds, a risk for investment loss remains. Market conditions (e.g. illiquidity) and/or the operation of the rules of certain markets may increase the risk of loss by making it difficult to effect transactions. You may not be able to access illiquid funds at the time you wish. Funds may also be permitted to borrow; whilst leverage increases positive returns, when returns are negative the effect of leverage is to increase losses.

Structured products and other similar products are designed to return a certain minimum amount, regardless of the performance of investment markets. These products offer to return more than the investment amount by a link to an investment market(s), currencies, commodities or similar 'underlying' asset class. The risk to capital is based on the level of capital security provided by the investment and the ability of the counterparty to meet its financial obligations when the investment matures. For some products the return may be dependent on more than one counterparty. The upside return will depend on the terms of the particular bond.

Inflation can erode the 'real value' of capital so whilst investors who do not invest in any financial institution or instrument are not exposed to investment losses, they will have, in common with all owners of capital, the risk of loss to the 'real value' of that capital as inflation erodes it.

Prior to making an investment you should consider how it will complement the other investments in your portfolio bearing in mind your risk category. In this regard, if you wish us to fully review your portfolio to assess the suitability of any product we may recommend please advise us at the time you are considering an investment. Where we do not review your investment portfolio we will base any recommendation we make on the assumption that the portfolio is in line with the relevant risk category indicated below and when we are considering the suitability of any product to your risk category we will only take into account the risk rating applied by BCP's Investment Committee to that product.

5.2 RISK CATEGORIES

BCP classifies investors into four broad categories. Investment losses referred to in the descriptions below do not include the inherent risk of counterparty default (i.e. the ability of the provider of any capital security to meet its liabilities).

1. CONSERVATIVE INVESTOR

In general capital security is a major priority for you and you have little appetite for complexity. You prefer to deal with established products and providers and you understand that low risk investments are likely to produce low returns.

2. CAUTIOUS INVESTOR

In general modest fluctuations in value will not concern you unduly and you have a limited appetite for complexity. You generally prefer to deal with established products & providers and you understand that some risk must be taken in pursuit of return.

3. BALANCED INVESTOR

In general significant fluctuations in value will not concern you unduly. Some complexity is acceptable and you are willing to consider newer products and providers.

Risk and return are equally important and you understand that in the pursuit of better returns over the long term, investment performance may be volatile and that losses may arise. You have a reasonable level of interest in/understanding of financial matters.

4. GROWTH INVESTOR

In general substantial fluctuations in value do not bother you and new products and providers interest you. You have no problem with complexity and achieving better returns matters much more to you than reducing volatility. You understand that aggressive investment approaches can give rise to prolonged periods of poor performance and losses, You have a good level of interest in/understanding of financial matters.

NOTES

5.3 INVESTMENT KNOWLEDGE

ABSOLUTELY NONE LIMITED GOOD EXTENSIVE EXPERT

5.4 INVESTMENT HORIZON

1 YEAR OR LESS 2-4 YEARS 5-7 YEARS 7 YEARS+

5.5 INVESTMENT EXPERIENCE

When we assess suitability for joint applicants or non personal entities, we will base our recommendation, or our understanding of financial experience and knowledge, on that applicable to the most experienced person connected with the application.

Limited: Have some knowledge but limited trading history.

Good: Have knowledge and have traded over a number of years.

Extensive: Have knowledge and have traded consistently over the past 5 years.

INVESTMENT EXPERIENCE: Please indicate your investment experience:

Asset Class (Currently or Previously invested in via Pension or Investment Portfolio)	Please tick below where relevant			Please complete where relevant		Please tick below where relevant	
	Limited Experience	Good Experience	Extensive Experience	Number of Years' Experience	Average Number of trades per annum	Investment Advice Used	No Investment Advice Used
Managed Funds (Multi Asset Funds with Minimum ESMA 3 RISK RATING)							
Equity Funds							
Listed Company Shares							
Derivatives (E.g. Options and Futures)							
Government Bond Funds							
Corporate Bond Funds							
Deposits/Cash							
Capital Secure Deposit Bonds							
Capital Secure Notes							
Debt Securities/Notes							
Direct Property or Property Funds – Geared							
Direct Property or Property Funds – Ungeared							

5.5 INVESTMENT EXPERIENCE CONTINUED

Any other relevant information?

Do you have a professional qualification?

Yes

☐

No

☐
If **Yes** please provide details:

6 SOURCE OF WEALTH

EXISTING SAVINGS/
INVESTMENTSEXISTING SHARE
PORTFOLIO

INHERITANCE/ GIFT

ASSET SALE

OTHER
(PLEASE SPECIFY)

%/€

%/€

%/€

%/€

Description

%/€

NOTES

7 OBJECTIVES

7.1 INVESTMENT OBJECTIVE

CAPITAL GROWTH

☐

INCOME

☐
BOTH CAPITAL
GROWTH & INCOME
☐

NOTES

7.2 RETIREMENT PLANNING OBJECTIVE

ANNUITY

☐

APPROVED RETIREMENT FUND

☐

FINAL SALARY TARGET

%

OR

TARGET FUND SIZE

€

NOTES

7.3 PROTECTION OBJECTIVE

PROTECTION NEEDED

LIFE ASSURANCE	☐	SERIOUS ILLNESS	☐	HEALTH	☐	INCOME PROTECTION	☐
LIFE 1 SMOKER		Yes ☐	No ☐	LIFE 2 SMOKER		Yes ☐	No ☐

COVER REQUIRED

LIFE SUM ASSURED	SERIOUS ILLNESS SUM ASSURED	APPROXIMATE PREMIUM	CHEAPEST PREMIUM	INCOME
€	€	€ pm		%
	Standalone ☐			
	Accelerated ☐			
SINGLE LIFE ☐	JOINT LIFE 1ST DEATH ☐	JOINT LIFE 2ND DEATH ☐	DUAL LIFE ☐	

NOTES

INCOME PROTECTION

	CLIENT 1	CLIENT 2
ENTITLED TO STATE BENEFITS?		
BENEFITS UNDER EMPLOYER'S SICK PAY SCHEME		

NOTES

POTENTIAL FUTURE CHANGES

Details of any expected change in your personal circumstances which is likely to impact on the information provided above.

7.4

CAPACITY FOR LOSS

In the context of your proposed investment, please indicate by ticking each relevant box how you believe the following capital losses would impact your standard of living

Capital Loss	Not much as I have alternative income/ investments to maintain my lifestyle	It would force me to reassess my standard of living and make some cutbacks	It would have a significant impact
0%			
5% - 10%			
30% - 50%			
100%			

7.5

RISK APPETITE

A. HOW DO YOU THINK YOUR BEST FRIEND WOULD DESCRIBE YOU?

- ☐ Very risk averse
- ☐ Willing to take modest risks but only after careful research and consideration
- ☐ Willing to take modest risks after some thought
- ☐ Willing to take substantial risks after careful research and consideration
- ☐ Willing to take substantial risks after taking professional advice
- ☐ Someone who embraces risk, perhaps without sufficient consideration

B. HOW WOULD YOU DESCRIBE YOUR UNDERSTANDING OF INVESTMENTS AND PENSIONS?

- ☐ Little or none ☐ Good
- ☐ Moderate ☐ Advanced

C. WHICH OF THESE STATEMENTS MOST ACCURATELY REPRESENTS YOUR VIEW?

- ☐ 100% capital security (such as a traditional bank deposit) is paramount even if returns are unlikely to keep pace with inflation
- ☐ It is better to take some risk and hope for returns which keep pace with inflation
- ☐ It is worth putting up with significant fluctuations in value in the pursuit of higher returns
- ☐ The pursuit of growth should over-ride concerns about fluctuations in value and even the risk of a significant loss of capital

D. "I BELIEVE THAT THE BEST LONG-TERM RETURNS COME FROM MORE AGGRESSIVE STRATEGIES AND AM WILLING TO TOLERATE PRONOUNCED AND SOMETIMES PROLONGED FALLS IN VALUE ALONG THE WAY"

- ☐ Disagree ☐ No opinion ☐ Agree

E. HAVE YOU EVER MADE AN INVESTMENT OF A SIZE WHICH MATTERED TO YOU AND WHICH SHOWED A SIGNIFICANT LOSS IN VALUE, EVEN ON A TEMPORARY BASIS? IF SO, DID IT;

- ☐ Cause you significant stress? ☐ Bother you, but not to the degree of significant stress?
- ☐ Not bother you – these things happen ☐ Never made such an investment

7.5

RISK APPETITE CONTINUED

F. A STOCK MARKET CRASH WIPES 20% OFF YOUR INVESTMENT IN A MONTH. WOULD YOU BE MOST LIKELY TO?
☐
☐

Switch it all into a safer fund(s) to protect from further falls

Switch half of it into a safer fund(s)

☐
☐

Do nothing

Switch into more aggressive fund(s) to exploit the fall in markets

G. HAVE YOU EVER? *(Tick all the options which apply)*
☐
☐
☐
☐
☐
☐
☐
☐

Acquired shares through a de-mutualisation (e.g. Canada Life, Standard Life)?

Acquired shares as part of an employee share scheme?

Bought shares in a public issue (e.g. eircom, Aer Lingus)?

Bought shares of your own choice or on advice?

Bought collective investment schemes such as unit-linked (insurance company) funds, UCITS or exchange-traded funds (ETFs)?

Dealt in derivatives (e.g. CFDs) or engaged in financial spread-betting?

Bought investment property (i.e. excluding your principal residence), or invested in a geared property syndicate or similar vehicle?

Invested in bitcoin or other cryptocurrencies?

H. YOU START A NEW JOB IN WHICH THERE IS A PENSION SCHEME WHICH YOU MUST JOIN; THE BOOKLET OUTLINES A RANGE OF FUND CHOICES. WOULD YOU BE?
☐
☐
☐
☐
☐

Quite comfortable selecting one or more funds?

Not comfortable but make a quick decision (don't understand too well/not very interested)

Make the best decision you could, having researched the options

Not make a selection and go with the 'Default' option (*)

Seek and follow advice from a friend or colleague

(*) the Default option is the one made available by the Trustees for members who prefer not to select for themselves

I. YOU HAVE JUST FINISHED SAVING FOR A ONCE-IN-A LIFETIME HOLIDAY. SIX WEEKS BEFORE YOU ARE DUE TO GO YOU LOSE YOUR JOB. WOULD YOU?
☐
☐

Cancel the holiday

Go as planned

☐
☐

Change to a more modest holiday

Extend your planned holiday since time is no longer a problem

J. YOU HAVE A GOOD FRIEND WHO HAS DEVELOPED A NEW SOFTWARE APPLICATION WHICH SHE IS TRYING TO COMMERCIALISE. SHE ESTIMATES THAT THERE IS A 15% CHANCE OF SUCCEEDING IN WHICH CASE INVESTORS WILL BE PAID OUT AT LEAST 20 TIMES WHAT THEY PUT IN. IF UNSUCCESSFUL, INVESTMENTS WILL BE WORTHLESS. WOULD YOU BE WILLING TO INVEST?
☐
☐
☐

Nothing

A month's salary

3 months' salary

☐
☐

6 months' salary

As much as you could raise

7.5 RISK APPETITE CONTINUED

K. YOU ARE A CONTESTANT ON A TV QUIZ SHOW AND HAVE JUST ANSWERED THE €50,000 QUESTION. THE NEXT QUESTION CAN WIN YOU €100,000 BUT YOU ARE UNSURE OF THE ANSWER – YOU ARE CERTAIN THAT IT IS NOT A OR B BUT DON'T KNOW AS BETWEEN C AND D. WHAT WOULD YOU DO?

- ☐ Not answer and take the €50,000
- ☐ Eliminate one incorrect answer, leaving you a choice of three; if wrong you go home with €25,000; if correct you collect €75,000
- ☐ Guess the answer: if correct you win €100,000, but if wrong you go home empty-handed

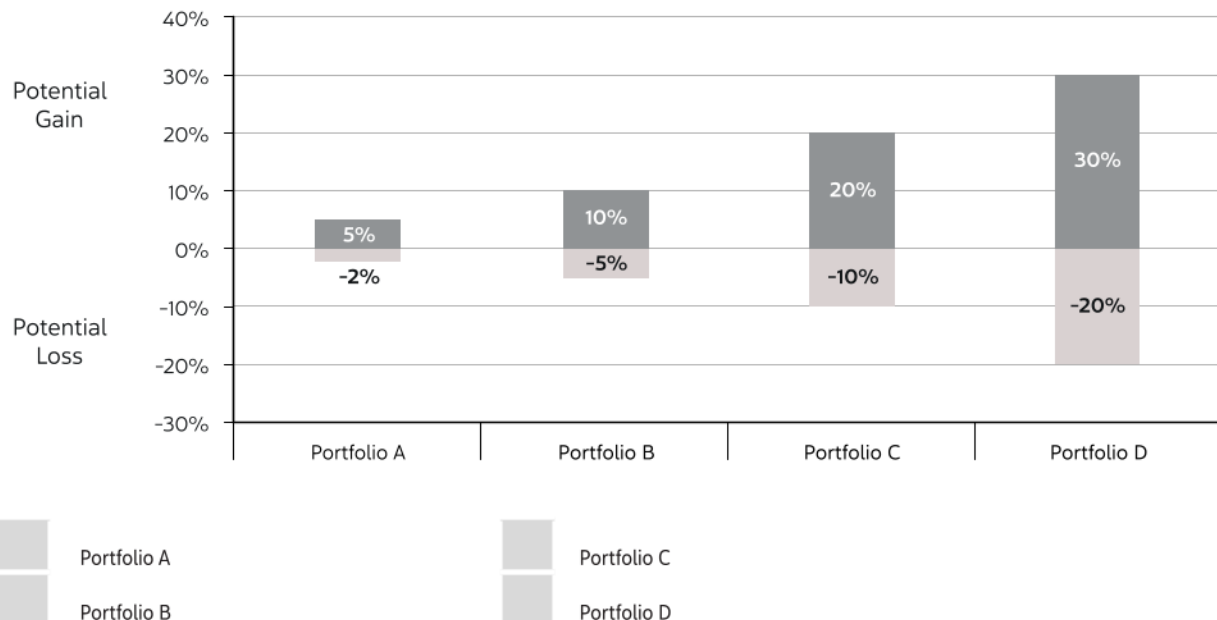
L. YOU ARE DUE TO GO ON AN EARLY MORNING INTERNATIONAL FLIGHT AND THE RECOMMENDED CHECK-IN TIME IS 90 MINUTES BEFORE FLYING. WHICH OF THESE SCENARIOS BEST DESCRIBES YOU?

- ☐ Pack two days earlier, setting a second alarm clock for a time which will get you there at least 2 hours beforehand (allowing for traffic delays)
- ☐ Pack the night before, setting two alarm clocks for a time to arrive at or before the 90 minutes
- ☐ Finish packing just before leaving, but in time to get there 'in or about' the 90 minutes
- ☐ Take the view that 90 minutes really means 60!

M. YOU ARE RENEWING YOUR HOUSEHOLD INSURANCE, AND FACE A CHOICE OF LOWER PREMIUM/HIGHER EXCESS(*) AS SHOWN. WHICH DO YOU CHOOSE?

- ☐ Premium €700, with excess of €250
- ☐ Premium €600, with excess of €1000
- ☐ Premium €400, with excess of €2500

N. The chart below shows the minimum and maximum returns that may be achieved by four different portfolios over a one-year period:



☐

Tick here to confirm you have read the below Investment Risk Statement

INVESTMENT RISK STATEMENT

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SIGNATURE

Factfind - Sustainability Preferences

In order to provide advice on the suitable products for you which reflect your sustainability preferences, we would like to understand these preferences, if any. Sustainability preferences means your choice as to whether and, if so, to what extent, one or more of the financial instruments described in (a), (b) and (c) below shall be integrated into your investment.

Q1. Do you have sustainability preferences for your investment?	Please tick one
I. Yes	
II. I don't know, I would need to give sustainability preferences more consideration ¹	
III. No, I am only interested in the financial aspects of the investment including its potential return and risks	

Note 1: Please discuss with your financial adviser

If you have ticked "Yes" to question 1 above please complete Questions 2 – 4 below

(a) A financial instrument invested in environmentally sustainable investments.

Generally speaking for an economic activity to be considered environmentally sustainable, it must:

- contribute substantially to one or more of certain specified environmental objectives;
- not significantly harm any of those environmental objectives;
- be carried out in compliance with certain minimum safeguards; and
- comply with technical screening criteria established by the EU Commission

Q2. To what extent do you wish environmentally sustainable investments to form part of your investment portfolio?

0% 25% 50% 75% 100%

(b) a financial instrument invested in sustainable investments.

'sustainable investment' means an investment in an economic activity that contributes to an environmental objective, as measured, for example, by key resource efficiency indicators on the use of energy, renewable energy, raw materials, water and land, on the production of waste, and greenhouse gas emissions, or on its impact on biodiversity and the circular economy, or an investment in an economic activity that contributes to a social objective, in particular an investment that contributes to tackling inequality or that fosters social cohesion, social integration and labour relations, or an investment in human capital or economically or socially disadvantaged communities, provided that such investments do not significantly harm any of those objectives and that the investee companies follow good governance practices, in particular with respect to sound management structures, employee relations, remuneration of staff and tax compliance.

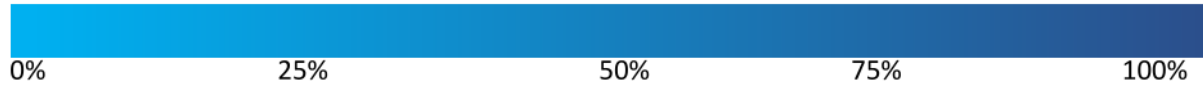
Q3. To what extent do you wish sustainable investments to form part of your investment portfolio?

0% 25% 50% 75% 100%

(c) a financial instrument that considers principal adverse impacts on sustainability factors.

'Principal adverse impacts' may be broadly be considered as the negative results of activities for example in the following areas;- Climate and other environment-related matters, social and employee matters, respect for human rights, anti-corruption and anti-bribery matters.

Q4. To what extent do you wish to consider Principal adverse impacts when making investment decisions?



OTHER INFORMATION

Details of other information which may influence any recommendation to be made by us.

