



BROOKS MACDONALD

Investment Structure application pack

(Discretionary investment portfolio to be held
through a retirement scheme and/or life wrapper)

Investment Structure application pack

This is an Application Pack for the Brooks Macdonald International Bespoke Portfolio Service (“International BPS”), International Managed Portfolio Service (“International MPS”), and Managed Strategies. Collectively they will be referred to as “Investment Services” throughout this document.

This Application Pack is to be used when opening an individual portfolio or joint portfolio through an Investment Structure such as an insurance bond, investment bond, QROPs, personal retirement structure or other investment account wrapper, where the investment services are to be held within that Investment Structure.

Individuals should understand that the legal owner of assets held within the account with us is likely to be the Structure Provider, and it is the Structure Provider that we will treat as our client.

Individual’s details

First individual

Title:	Forename(s):	Surname:
Former/ maiden name	Any other name(s) currently used if applicable):	Gender:
Date of birth:	Contact email address:	
Permanent residential address:	Daytime telephone number (including country dialling code):	
	Mobile telephone number (including country dialling code):	
Nationality:	Place of birth:	
Passport number:	Country of issue:	
Residency for tax purposes:	Tax ID No:	
Employer/business name/or if retired, previous employer:	Job title/Occupation:	

Do you have any political connections and do you hold or have you ever held any political positions: If you require more space please add to the Notes page.

Yes No

If yes, please detail:

Second individual (if applicable)

Title:	Forename(s):	Surname:
Former/ maiden name	Any other name(s) currently used if applicable): Gender:	
Date of birth:	Contact email address:	
Permanent residential address:	Daytime telephone number (including country dialling code):	
	Mobile telephone number (including country dialling code):	
Nationality:	Place of birth:	
Passport number:	Country of issue:	
Residency for tax purposes:	Tax ID No:	
Employer/business name/or if retired, previous employer:	Job title/Occupation:	

Do you have any political connections and do you hold or have you ever held any political positions: If you require more space please add to the Notes page.

Yes No

If yes, please detail:

Investment Structure details

First Investment Structure details

Please provide below the details of the Investment Structure within which the investment services will be held.

Full name of Structure provider:

Full name of Investment structure:

Structure Provider address:

Structure Provider reference:

.....

Second Investment Structure details (if applicable)

Please provide below the details of the Investment Structure within which the investment services will be held.

Full name of Structure provider:

Full name of Investment structure:

Structure Provider address:

Structure Provider reference:

.....

Investment Structure bank account

Please enter the Investment Structure bank details. The below details should be the account from where payments are received and distributed.

Account name:

Bank name:

Bank address:

Postcode:

Currency:

Sort code: | - | - |

Account number:

IBAN:

SWIFT:

Source of Wealth

To meet Money Laundering Regulations, please indicate the source(s) of your wealth including which country(ies) it was generated in. Please note that we may request you to provide a full explanation and formal evidence to verify the source(s). Please advise of all sources which apply as appropriate: If you require more space please add to the Notes page.

Salary or equivalent (please provide details
e.g years worked, name and nature of business,
and geographical location):

Inheritance (please specify type of inheritance,
and value received):

Sale of business or property (please specify
circumstances, name of business, value received
and geographical location):

Other (please explain the origins of your wealth
if not covered above):

Estimated total annual income

Gross earnings (or equivalent, e.g. pension): £

Other income (please specify source): £

Estimation of net worth: £
(assets e.g. pension/property/investments
minus liabilities e.g. mortgages/loans)

Source of Funds

With reference to the funds that you are investing please specify how they were generated and in which country. Please note that we may request you to provide a full explanation and formal evidence to verify the source(s). If you require more space please add to the Notes page.

Reason for investment

If, by investing with Brooks Macdonald, you are investing outside your country of residence please can you provide an explanation as to the reason why. If you require more space to complete your answer please use the Notes page.

Investment currency

Please specify the investment currency that you wish to invest in:

Sterling US dollars Euros

Initial investment amount

Please specify below the amount to be introduced to the portfolio and any anticipated future investments.

Initial investment amount or
anticipated transfer value:

Anticipated further investments:

Withdrawals

Please indicate if regular distributions are required from the portfolio. Please specify the monetary value and the frequency below. Withdrawals will be met by a proportionate sale of units so as not to disrupt the risk-targeted asset allocation. Please note that payment charges might be incurred.

Any income produced will be automatically defaulted to the base currency of the portfolio and reinvested unless specified below.

Cash amount:

Account for withdrawal: (Not applicable for International MPS)	Capital	Income
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Frequency

Please select when you would like to receive your distribution:

Monthly Quarterly Annually Start date:

Following a financial review with your professional adviser, please select the portfolio investment strategy that best suits your objectives and risk profile.

The table below summarises the mandate that your selected portfolio will be managed to. The purpose of this is to clearly state how your individual requirements have been interpreted with regard to your asset allocation. It is acknowledged that your professional adviser is responsible for assessing your suitability to becoming a client of Brooks Macdonald Asset Management (International) Limited for its investment services, the initial and ongoing assessment of your attitude to risk and capacity for loss; and for selecting a suitable portfolio investment strategy having regard to your personal and financial circumstances.

Multi-asset portfolios

International managed portfolio service (MPS)

(minimum investment £100,000
\$100,000, €100,000)

International bespoke portfolio service (BPS)

(minimum investment £500,000,
\$750,000, €750,000)

Responsible investment service (RIS)

(minimum investment £250,000)

Fixed Interest - (£) MPS

A low-risk portfolio that is structured with the aim of enhancing capital through investment in fixed interest assets. The portfolio will be fully invested in a range of fixed income securities, encompassing investment grade, emerging market and high-yield bonds. Equity exposure will be 0%, with any non-fixed interest exposure limited to cash. The recommended investment time frame for this strategy is in excess of three years.

Defensive - (£) MPS

A low-risk, defensive portfolio which aims to provide returns in excess of cash. The majority of investments will be in defensive assets, such as cash and fixed interest securities, with some limited exposure to growth assets, such as equity and property. Equity exposure is expected to range between 10-30%. The recommended investment time frame for this strategy is in excess of three years. Long-term returns are targeted to beat inflation.

Cautious Balanced - (£/\$/€) MPS BPS RIS Avoid RIS Advance

A low-to-medium risk, cautious portfolio structure which aims to provide a lower level of capital volatility whilst providing an element of capital growth over the medium-to-long term. Capital growth investments will be made in a combination of defensive and growth assets. Equity exposure is expected to range between 30-55%. The recommended investment time frame for this strategy is in excess of five years. Long-term returns are targeted to exceed inflation by 2% per annum.

Balanced - (£/\$/€) MPS BPS RIS Avoid RIS Advance

A medium risk, balanced portfolio which aims to provide some capital growth, without full equity market volatility. Investments will be weighted towards growth assets, such as equities and property, with a lower weighting to defensive investments such as fixed interest securities. Equity exposure is expected to range between 55-75%. The recommended investment time frame for this strategy is in excess of five years. Long-term returns are targeted to exceed inflation by 3% per annum.

Growth - (£/\$/€) MPS BPS RIS Avoid RIS Advance

A medium-to-high risk, capital growth orientated portfolio aims to provide high levels of participation in growth assets, with associated high levels of equity market risk. The majority of investments will be in growth assets, such as equities, property and other alternative asset classes of investment, with smaller allocations to defensive investments such as fixed interest securities. Equity exposure is expected to range between 75-95%. The recommended investment time frame for this strategy is in excess of five years. Long term returns are targeted to exceed inflation by 4% per annum.

High Growth - (£) MPS RIS Avoid RIS Advance

A high risk capital growth strategy with a potentially more concentrated portfolio structured with the aim of long-term capital growth with commensurate high levels of equity market risk. Investments will be almost exclusively made in growth assets, such as equities. Equity exposure is expected to exceed 90%. The recommended time frame for this strategy is in excess of five years. Longer-term returns are targeted to exceed inflation by 5% per annum.

Managed strategy portfolios

Corporate Bond Strategy (minimum investment £1,000,000, \$1,500,000, €1,500,000)

Our Corporate Bond Strategy invests in a diversified portfolio of largely investment grade bond issues, providing a balance of income and liquidity. The portfolio aims to provide positive total returns, and offers the option of either taking or reinvesting income. The segregated portfolios are directly invested.. The Corporate Bond Strategy does not aim to reproduce a “benchmark” return, but rather focuses on meeting investor expectation

Direct Equity Strategy (minimum investment £250,000, \$500,000, €500,000)

Our Direct Equity Strategy invests largely in UK, US and European equities, providing a well-balanced and diversified portfolio of equities that are typically of larger market capitalisation companies. This strategy aims to provide lower volatility, medium-to-long-term equity investment, with the potential to mitigate the effects of inflation. The Direct Equity Strategy does not aim to reproduce a “benchmark” return, but rather focuses on meeting investor expectations.

Strategic Income Strategy (minimum investment £1,000,000, \$1,500,000, €1,500,000)

Our Strategic Income Strategy blends our Corporate Bond and Direct Equity strategies to provide a balance of income and liquidity. It aims to produce long-term capital growth by investing in a diversified portfolio of fixed interest and equity securities, while also providing a competitive yield. resilient and growing earnings.

Professional adviser fee

Please enter details of the fee that has been agreed with the Individual's professional adviser for this service, or tick the 'no fee payable' box where Brooks Macdonald Asset Management (International) Limited is not to pay fees to the Individual's professional adviser.

Initial advice fee

Please confirm whether an initial advice fee is to be debited and paid to the Individual's professional adviser from the proceeds we receive. The fee will be debited prior to making any investment.

% or amount will be debited from the initial amount and all future investments.

No fee payable:

Annual/ongoing advice fee

Please enter the annual advice fee to be paid to the Individual's professional adviser on a continuing basis.

% Please note that the fee payable should be no more than 2% and made in increments of 0.25%.

No fee payable:

The fees payable to the Individual's professional adviser are charged in arrears and based on the portfolio value at the end of each quarter.

Brooks Macdonald Asset Management (International) fees and charges

Below is the outline of the fees and associated charges of the services that are to be provided. Annual management fees are charged in arrears and based on the portfolio value at the end of each quarter.

Investment strategy	Management fee	Transaction charge	Minimum investment
International Managed Portfolio Service	0.50%/0.75%	Nil	£100,000, \$100,000, €100,000
International Bespoke Portfolio Service	0.75%	£75/\$100/€100	£500,000, \$750,000, €750,000
Corporate Bond Strategy	0.50%	£75/\$100/€100	£1,000,000, \$1,500,000, €1,500,000
Direct Equity Strategy	0.75%	£75/\$100/€100	£250,000, \$500,000, €500,000
Strategic Income Strategy	0.75%	£75/\$100/€100	£1,000,000, \$1,500,000, €1,500,000
Responsible Investment Service	0.75%	£75	£250,000

Strategies that hold third party funds will have underlying holding charges which are separate to the Brooks Macdonald management fee. Please refer to your investment proposal for the latest charges.

Important

This application pack forms part of your legal agreement with us. Reference should be made to our Terms and Conditions for an explanation of all applicable terms.

Operation of the account

Name of professional adviser

Name of professional adviser firm
(and network if applicable):

Name of professional adviser:

Professional membership number:

Telephone number:

Email:

Payment authority

Only provided to the structure provider.

Reporting

Quarterly valuations will be provided to your professional adviser.

Investment Structure Provider reporting email:

Notes

Individual(s) authority

Please check that all required boxes are completed, and that you agree to the following, before signing below.

1. I/We have read and understood the Terms and Conditions and acknowledge that you will provide the investment services subject to the Terms and Conditions
2. I/We acknowledge that when you are providing the Services you are not acting as a tax adviser, financial planner or pension adviser. My/Our professional adviser will have responsibility for providing such advice and planning, including the suitability and appropriateness to me/us of the Services, and, to the extent accepted by the professional adviser, for any services other than the Services
3. I/We hereby request you to open an account to be operated in accordance with the terms of this agreement and the Terms and Conditions
4. I/We hereby acknowledge that all risks, fees, costs and charges associated with the Services have been explained to me/us and have agreed to pay the fees as set out in this application
5. I/We confirm that we are over the age of 18 years and are aware of and are responsible for any possible taxation implications applicable within our relevant jurisdictions arising from this application
6. I/We confirm that the information provided in this application is accurate and true and authorise you to make any enquiries necessary in order to verify the information contained herein
7. I/We agree that the portfolio statements and valuations may be provided electronically via web-enabled access to my account and I/we will be responsible for printing any information I/we require
8. I/We confirm that any funds or assets transferred do not or will not represent the proceeds or derive from, any activity which would be considered illegal under the Anti-Money Laundering and Proceeds of Crime legislation applicable in Jersey, Guernsey, Isle of Man and my/our country(s) of residence.

First Individual

Full name:

Date:

Signature:

Second Individual (if applicable)

Full name:

Date:

Signature:

Investment Structure authority

- 1. We acknowledge that you will provide the investment services subject to the Terms and Conditions and to any other terms that have been agreed upon between you and us
- 2. We acknowledge that when you are providing your services you are not acting as a tax adviser, financial planner or pension adviser. The Individual's professional adviser will have responsibility for providing such advice and planning, including the suitability and appropriateness to the Individual(s) of the services, and, to the extent accepted by the professional adviser, for any services
- 3. We hereby request you to open an account to be operated in accordance with the terms of this agreement, the Terms and Conditions and any other terms that have agreed upon between you and us
- 4. We confirm that any funds or assets transferred by us to you do not or will not represent the proceeds or derive from, any activity which would be considered illegal under the Anti-Money Laundering and Proceeds of Crime legislation applicable in Jersey, Guernsey, Isle of Man and my/our country(s) of residence.

Structure Provider Authorised Person

Full name:

Date:

Position:

Signature:

Structure Provider Authorised Person

Full name:

Date:

Position:

Signature:

Structure Provider Authorised Person

Full name:

Date:

Position:

Signature:

Structure Provider Authorised Person

Full name:

Date:

Position:

Signature:

Professional adviser authority

The professional adviser is required to confirm (by ticking all boxes) the following:

I have carried out anti-money laundering identification and verification to the standards required by the Anti-Money Laundering and Proceeds of Crime legislation applicable in Jersey, Guernsey, Isle of Man and my/our country(s) of residence, and confirm that to my knowledge the Individual(s) is not subject to any sanctions. I am satisfied as to the integrity, standing and intentions of the Individual(s)

I agree to notify you if I consider that anyone associated with the Individual(s) is 'politically exposed' or if I consider the Individual(s) is or becomes 'high risk'

I have been appointed by the Individual(s) as his/her professional adviser

I have carried out an assessment of the suitability of the investment services for the client in accordance with applicable requirements

I have carried out an assessment of the suitability of the investment services for the Individual(s) in accordance with applicable requirements and have ongoing responsibility for the suitability of the investment services

I have discussed the investment services with the Individual(s) and advised the Individual(s) in relation to the investment strategy selected having regard to the Individual(s) investment objectives and risk profile

I have full and continuing authority from the client in respect of any instructions given by me in the context of my agreement with the client.

Full name:

Date:

Signature:

Please send this completed form to:

Brooks Macdonald Asset Management (International) Limited
Third Floor
No 1 Grenville Street
St Helier
Jersey
JE2 4UF

Legal and regulatory requirements

Verification of identity

Please provide your professional adviser with one document from section A and one from section B for all parties who exercise control over the account, including individual and joint parties and any agents or holders of a power of attorney. All copies of identification must be certified by a suitable individual (by a suitable certifier, see below*). Please note that in certain circumstances we may request additional identification from any party included in this application.

Section A - personal identity

- Certified copy of valid, current passport showing a clear photograph, that bears a signature and the expiry date
- Certified copy of a valid, current driving licence from a licencing authority that carries out an identity check before issuing
- Certified copy of a valid, current national identity card

Section B - proof of residential address (original or certified copy*)

- Utility bill (dated within the last three months, mobile phone bills are not acceptable)
- Most recent bank or building society statement or passbook
- Record of home visit (by suitable certifier, see below*)
- Local authority tax bill (current year)
- Mortgage statement (current)
- A tenancy contract or agreement

*Suitable certifiers include

- An individual who is a member of a professional body that sets and enforces ethical standards
- A director, officer or manager of a regulated financial services business
- An officer of an embassy, consulate or high commission of the country of issue of documentary evidence of identity
- A member of the judiciary, a senior civil servant or a serving police or customs officer

(Certifiers should state they have seen the original document and that it is a complete and true copy of the original. Where certifying an identity document the certifier must also state that they have met the person and the photo bears a true likeness to the individual. The certification must include the date of certification, certifier's name, position or capacity, his/her address and a telephone number or email address at which he/she can be contacted).

Brooks Macdonald International is a trading name of Brooks Macdonald Asset Management (International) Limited. Brooks Macdonald Asset Management (International) Limited is licensed and regulated by the Jersey Financial Services Commission. Its Guernsey branch is licensed and regulated by the Guernsey Financial Services Commission and its Isle of Man branch is licensed and regulated by the Isle of Man Financial Services Authority. In respect of services provided in the Republic of South Africa, Brooks Macdonald Asset Management (International) Limited is an authorised Financial Services Provider regulated by the South African Financial Sector Conduct Authority. Registered in Jersey No: 143275. Registered office: Third Floor, No 1 Grenville Street, St Helier, Jersey, JE2 4UF.