



Investment Profile and Selection

To: FNB International Trustees Limited

I/We have asked you to form a Trust called the _____ Trust.

I/We should be grateful if you would note our wishes in respect of the investment objectives and investment selection

INVESTMENT OBJECTIVES AND RISK TOLERANCE

Base currency of investments

Sterling USD Dollar Euro Other (please specify) _____

What is the Trust's investment objective?

Income – primary objective to produce income.

Amount _____ Frequency _____

Balanced – primary objective to achieve a balance between income and the potential for capital growth where there might typically be a combination of low, medium and some higher risk investments in alternative asset classes.

Capital Growth – primary objective to achieve capital growth where there may be a higher element of volatility to achieve the growth objective and exposure to medium and high investments including possibly alternative asset classes.

Time Horizon

Short term (< 2 years) Medium term (2 to 10 years) Long term (>10 years)

What is the Trust's attitude to risk?

Typical portfolio equity content

Low Risk (defensive)

We are most concerned about the safety of the investment. We are willing and financially able to accept small short-term losses

0-30%

Low to Moderate Risk (cautious)

We are willing and financially able to bear some risk and chance for loss in an effort to achieve higher returns. Willing to accept somewhat lower returns in order to assure greater safety of the investment.

20-40%

Moderate Risk (balanced)

We seek a balance between safety and the potential for capital growth and are prepared to see some fluctuations in the value of the portfolio in order to achieve potentially higher returns over the longer term. We may consider switching to a more stable option in the event of significant losses.

35-65%

Moderate to High Risk (Growth)

We are willing and financially able to accept higher risk of capital loss in order to achieve potentially higher returns. Significant losses over an extended period may prompt a switch to less risky investments.

65-85%

High Risk

We aim to maximise long-term expected returns rather than minimise possible short-term losses. We value high returns relatively more and are willing and financially able to tolerate both large and frequent fluctuations over time in exchange for higher returns over the long term.

85-100%

Target Average Annual Return/Benchmark _____

Dividends

Requirement for distributing funds or Requirement for accumulating funds

In respect of distributing funds:-

Dividends are to be reinvested

Distributions are to be accumulated in cash

Dividends are to be mandated to the Trust's income bank account

Investment preferences/restrictions (e.g. tax considerations, geographic, sector, ethical, currency)

INVESTMENT SELECTION

Please detail the assets to be introduced.

SIGNATURES

By completing this form you consent to the processing of your personal details and other information in accordance with our Privacy Policy, which can be found at www.fnbit.com or on request from FNBIT.

By providing us with your address, telephone numbers or email address you consent to being contacted by mail, telephone or e-mail.

SETTLOR/PRINCIPAL PERSON 1

Name _____

Signed _____

Date _____

SETTLOR/PRINCIPAL PERSON 2

Name _____

Signed _____

Date _____