Vulnerable Consumer CHECKLIST

PLEASE TICK

- ☐ Was additional assistance/arrangements offered
- ☐ Third party, family member, or advisor present
- ☐ Product Booklet and Customer Information Notice explained
- ☐ Current and potential income requirement
- ☐ Evaluation of other assets to ensure investment is appropriate
- ☐ Explanation of the long-term nature of investment policies (min 3-5 years)
- ☐ Nature and limitations of any guarantees that are included in the product
- ☐ Assessment of attitude to risk
- ☐ Risks attached to investment
- ☐ Restrictions on encashment
- ☐ Explanation of encashment penalties applying, if appropriate
- ☐ Explanation of impact of gearing, if appropriate
- ☐ Explanation of market value adjustments, if appropriate
- ☐ Explanation of stock market volatiliy
- ☐ Explanation of 'worst case' scenario if investment doesn't perform
- ☐ Explanation of what happens on death - warning on fund value, and when investment can be encashed
- ☐ Explanation of 'wrapped' product, if appropriate
- ☐ Capital required for short term needs and emergencies (covering the full period of investment)

Additional Notes (e.g. any specific questions raised by client)

CLIENT DECLARATION
I am satisfied that the above items have been addressed by my Advisor

Client ____

Third Party ____

Financial Advisor ______________________________ Date__________________