

**PERSONAL ACCOUNT FORM**



**Account details**

Account title				
	Principal Party	correspondence to <input type="checkbox"/>	Secondary Party	correspondence to <input type="checkbox"/>
Title				
Full name				
Address				
Email address				
Date of birth				

**Bank details**

Bank			
Account name			
Account number		Sort Code	

**Administrative arrangements**

Reference Currency	UK Sterling	US Dollar	Euro	Other
Income re-invested		Income paid monthly	Income paid quarterly	
Annual income required				

**Account type**

Execution Only	Advisory	Managed Advisory	Managed Discretionary

**Investment Strategy** Not applicable for execution only accounts

Conservative	Balanced	Growth	Aggressive	Specialised *
Low risk 2 yr. minimum	Medium risk 5 yr. minimum	High risk 5 yr. minimum.	High risk 10 yr. minimum	High risk No time minimum
* Investment purpose & Specialised Strategy notes				

**What is the expected time horizon for the envisaged investments?**

1 year or less	2 to 5 years	6 to 10 years	11 to 15 years	15 years plus

**Geographical allocation**

Domestic: 100% reference currency	Semi international: 50% domestic, 50% overseas	Global: 100% international

**Investments, current net values**

	Principal Party	Secondary Party
Property		
Bank, building society deposits		
Fixed income, bonds		
Stocks and shares		
Collectives, insurance		
Unlisted shares		
Other, non-financial assets		

**Investment experience**

Instrument	Weekly trades above 5	Monthly trades above 5	Quarterly Trades above 5	Annual Trades above 5
Stocks, shares & collectives				
Derivatives, CFDs, FX, spread bets				
	Average trade size +£20k	Average trade size +£50k	Average trade size +£100k	Average trade size +£250k
Stocks, shares & collectives				
Derivatives, CFDs, FX, spread bets				
Professional financial investment experience or education				

**Financial details**

	Principal Party	Secondary Party
Liabilities, future spending		
Annual income and tax rate		
Annual expenditure		

**Professional advisers**

	Principal Party	Secondary Party
Name and address of your accountant		
Name and address of your legal adviser		

**Third party instructions**

	First authorised person	Second authorised person
Full name and title		
Address		
Contact number		
Email address		
Signature		

**Dependents**

	Principal Party	Secondary Party
Name		
Relationship		
Date of birth		
Name		
Relationship		
Date of birth		

**Additional notes****Identification and verification**

For every individual account holder listed, authorised third party, we need to verify personal identity and address. By signing this form you agree to us undertaking an electronic search for identity and address verification for Anti-Money Laundering/Combating the Financing of Terrorism purposes. If this electronic check does not provide us with sufficient evidence we may ask you to provide further documentary evidence.

**Declaration**

I/We have read this form and to the best of my knowledge the information that I/we have provided is correct. I/We undertake to notify Henderson Rowe of any significant/material changes. I understand that these objectives should be reviewed regularly. I/We have received and read the Henderson Rowe Terms of Business and Schedule of Fees and Commissions.

All parties to the account must sign below. Please note that this Corporate Account Form, together with our Terms of Business and Schedule of Fees and Commissions will comprise your contract.

	Principal Party	Secondary Party
Full name		
Signature		
Date		
Signature of adviser		

## Investment Strategies

### Conservative

Risk Level	Low risk – the capital value will fluctuate in the short term, and is unlikely to show significant capital gains above inflation
Time Horizon	Not suitable for investors who have time horizons of less than two years
Assets	75% fixed income investment, 25% equity investment
Objectives	To provide stable returns and to minimise the portfolio's exposure to risk

### Balanced

Risk Level	Medium risk – the capital value will fluctuate in the medium term, and capital returns may be negative over short time horizons
Time Horizon	Not suitable for investors who have time horizons of less than five years
Assets	50% fixed income investment. 50% equity investment
Objectives	To balance generating real returns with maintaining a relatively low risk exposure

### Growth

Risk Level	High risk – the capital value will fluctuate in the medium term, and capital returns may be negative over short to medium time horizon
Time Horizon	Not suitable for investors who have time horizons of less than five years
Assets	25% fixed income investment, 75% equity investment
Objectives	To significantly increase the capital value of the portfolio in real terms

### Aggressive

Risk Level	High risk – the capital value will fluctuate in the medium term, and capital returns may be negative over short to medium time horizons
Time Horizon	Not suitable for investors who have time horizons of less than ten years
Assets	100% equity investments
Objectives	To provide significant capital growth above inflation

### Specialised

Risk Level	High risk – the capital may fluctuate dramatically, capital returns may be negative over the period of the investment
Time Horizon	Individually defined time horizon
Assets	Individually defined asset allocations
Objectives	To meet highly personal objectives; trading strategies that are intended to generate high capital returns over short time periods