**Email to the client**

**To**: Julie Clark (Chair of the Dream Pension Scheme)

**From**: Joe Bloggs (J.P. Morgan Asset Management)

**Date**: 26th October 2022

**Subject:** Fact-finding exercise

Hi Julie,

Thank you for selecting us as your trusted Investment Advisor.

In order to better understand your investment needs, and to offer a bespoke investment solution, we would be grateful if you could answer the following questions:

1. What are your investment objectives or the purpose of investment?
2. How long do you wish to hold your investments?
3. Do you have any investment histories? Specify them.
4. How do you describe your investment knowledge (Rate from 0 – 5)?
5. What percent of loss in your overall investment portfolio would you accept?
6. How much money would you like to withdraw from us in the next 12 months if have to do so?
7. Less than 10%
8. 10% - 50%
9. Over 50%
10. How do you define your risk appetite, choose one from the following options:
11. Assume that you have been given £10 to buy a lottery, would you prefer to
12. Hold the money.
13. Buy a lottery that has an 80% probability to win £50.
14. Buy a lottery that has a 40% probability to win £1,000.
15. If you have already lost 20% on your portfolio, how will you react?
16. Sell all your positions.
17. Sell part of your positions.
18. Buy more.
19. Do nothing.
20. Do you have any special preferences on the investment (including types, amounts, allocations, etc.)?
21. Would you like to invest in ESG-related investments?
22. Are there any restrictions on your company on the investment, for example, any investing limitations (including types, amounts, etc.)?
23. Are you making a voluntary investment decision for the above questions?

**Existing documents:**

Please share the following documents for our reference:

* Your basic information including account holder(s)’ name, age, address, etc.
* Your current and at least the last 1-year financial statements.
* Your investment histories with historical returns or data supported if applicable.
* Your current policies/claims related to pension investments (provided by the company).

I hope the above questions are clear, but please let me know if you want me to expand on these or have any queries. We look forward to embarking on a prosperous investment journey with you.

Kind regards,

Joe Bloggs,

Client Advisor,

J.P. Morgan Asset Management