



PERSONAL INVESTMENT APPLICATION (PIA) FORM

In an effort to serve you (our client) better, we would like to know the following about you to enable us help you make informed investment decisions. The information provided will be kept private and confidential.

A. Personal Data

1. Name:.....
2. Occupation:.....
3. Nationality:.....
4. Date of birth:.....
5. Marital status:.....
6. No. of children/dependents:.....
7. International Passport or Driver’s License No:
8. Issue Date: Expiry Date:
9. Business Address:.....
 - Tel:.....
 - Fax:.....
 - E-mail:.....
10. Permanent Address:.....
 - Tel:.....
 - Fax:.....
 - E-mail:.....

INVESTMENT INFORMATION

B. What Is Your Investment Objective?

Different types of investments generate returns in different ways. Typically more conservative investments, such as treasury bills, generate returns through a steady flow of income payments. More aggressive investments, such as shares, tend to generate returns through dividend payments and capital gains. How would you characterize your investment objective for this portfolio?

- (A) Emphasis on income generating investments
- (B) Emphasis on income generating investments and some capital growth
- (C) Emphasis on aggressive capital growth and some income
- (D) Emphasis on aggressive growth of capital

C. What Is Your Investment Time Horizon?

When evaluating your investment time horizon, you should consider your requirements for meeting future needs, the availability of other income to meet such needs, and your long-term investment goals. What investment time horizon is most appropriate for your investment programme?

- Less than 1yr 1yr - 3yrs 4yrs - 10yrs More than 10yrs

G. What Is Your Attitude Towards Risks?

The process of investing requires careful consideration of risk. There is a trade-off between the risk associated with an investment and its expected return over time. Typically, one must endure greater risk in order to pursue higher returns. Each investor has different attitude towards risks. Which statement best describes your attitude towards risks?

- (A) I cannot accept any loss of principal.
- (B) Conservative: I am more concerned with preserving the value of my account than maximizing capital growth, and can tolerate some decline in value through a market cycle.
- (C) Moderate: I am comfortable with fluctuations in my portfolio, and the possibility of large declines in value, in order to grow my portfolio over time.
- (D) Aggressive: I am comfortable taking on high levels of risk, and the possibility of large fluctuations and substantial declines in the value of my portfolio, in pursuit of higher level of appreciation in my portfolio over time.

E. What Is Your Overall Knowledge Of Investment?

- (A) **Low:** I have very little investment experience outside of bank savings and government treasury bills.
- (B) **Medium:** I have some experience investing in shares and bonds
- (C) **High:** I have been an active participant in the stock market

Next Of Kin

- (A) Name of Next of Kin:

- (B) Relationship with Applicant
- (C) Address of Next of Kin

B. Account Type & Annual Gross Income

1. Type of Account (please complete both (a) and (b):

- a) Individual Joint Group(specify)
- b) *Discretionary*¹ *Non-Discretionary*

2. Your Annual Gross Income (¢) Is:

- 20m and below 20m – 50m 50m – 100m 100m – 200m 200m +

D. What Is The Projected Use Of The Money In Your Investment Programme?

(Rank the following according to order of importance on a scale of 1 to 5, with 1 being the most important)

- (1) To fund retirement
- (2) To finance college education of children
- (3) To fund the purchase of a home (improvements)
- (4) To build wealth
- (5) Other (please explain)

G. Source of Funds?

What is the source of funds for your investment programme?

- Personal Savings Salary Inheritance/ Gift

Other (please specify)

H. What Is Your Investment Quantum?

- 1) What cedi amount are you considering for this investment programme?
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¹ Discretionary Accounts attract an administrative fee of GH¢ 50 p/a and a performance fee of 10% p/a of Capital gains made for you.
 Cal Brokers Ltd. 23 Independence Avenue, Accra - P.O.Box 14596, Accra. -Tel: 233 21 680052 - Fax: 233 21 680051 - E-mail: dtetteh@calbank.net -
 Website: www.calbrokersltd.com

2) Does your investment in this programme represent more than 50% of your total investible funds? Yes No

I. Is There Any Additional Information You Would Like Us To Know About You?

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.....

Date:..... Signature:.....

Operations Manager.....

Please note that verification of account-opening documents for offshore investors include the following:

- An original utility bill
- The Identification document (international passports, drivers" license etc) should be certified by a notary public in the country of residence of the investor

CHECKLIST

		YES	NO	WAIVED
1	PIA FORM	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	TWO (2) PASSPORT PHOTOGRAPHS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	CUSTOMERS IDENTIFICATION (Photocopy of Driver's License or relevant pages of Int. Passport)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

FOR OFFICE USE ONLY

Remarks:

Portfolio Manager's Name: Signature: Date:

Approving Officer's Name: Signature: Date:

Short Name: Account Code: