



Suitability Report

Client Name:

Relationship Manager Name:

Date of the Report:

Nexus Wealth Management Limited
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Dear _____,

1. Introduction

Following on from our initial meeting on [in-person or Zoom] _____, your financial affairs have been analyzed and my advice is set out below. We discussed your current financial position and your needs for an [insurance/investment] product to assist your [estate planning and wealth management] purposes. Your decision as to the product you wish to purchase was based on your current position, your priorities and attitude to investment risk. You confirmed that no significant changes have taken place since we last met.

It is important that you understand the rationale behind my advice in order that I can be satisfied that the product you have selected is suitable for your requirements, and that you fully understand the nature of the product you are purchasing. Therefore, I have documented everything in this report which you should read in conjunction with the accompanying illustrations and product brochures, which all provide important information about the product suggested to you. If you feel that any of the information contained within this report is incorrect, please let me know as soon as possible. I would also mention that if any information has not been disclosed, it is possible that my advice may not take account of all your personal requirements and could ultimately have been different. I cannot accept responsibility for any non-disclosed information which could have affected my advice. Also, I used the information from the [Fact Find / client profile / Financial Needs Analysis ("FNA")] document you completed and signed.

You have been provided with a copy of our Client Services Agreement and Terms of Business. These explain our terms of business, my status as a [Relationship Manager / Independent Financial Adviser], the regulatory protection afforded to you by the Dubai Financial Services Authority given your status as a [Retail/Professional] client, and the information about you and your financials that we store in our records. Please refer to the Client Services Agreement and Terms of Business in conjunction with this Suitability Report to ensure you fully understand my advice, what your classification as a [Retail/Professional] client means, and that it has enabled you to conclude that the product chosen is suitable for your investment requirements. Please sign and return a copy of this Report to indicate you understand these terms and agree that the product you are purchasing meets your needs.

A summary of your current circumstances and objectives are as follows: -

2. Personal Details

Date of Birth:	
Nationality:	
Residency:	
Marital Status	

Dependents:	
Employer:	

Salary:	
Estimated Monthly Expenditure:	
Estimated Disposable Monthly Income:	

I have undertaken an analysis of your needs and requirements and have therefore advised on the basis of the information you have provided. You disclosed that the source of wealth for this [insurance/investment] product was [insert source of wealth e.g. income from bonus/sale of property.] and documentary evidence has been supplied by you to verify this.

3. Assets and liabilities

You currently have USD as cash in bank.

- 1.1. Existing Investments:
- 1.2. Bank Account Values:
- 1.3. Mutual Funds:
- 1.4. Securities/Stocks:
- 1.5. Properties:
- 1.6. Liabilities:

* It is recommended that you should aim to set aside between 3 and 6 months' income for emergencies.

4. Financial Aims, Needs and Objectives

Your aims, needs and objectives are as follows:

- a) Goal 1
- b) Goal 2
- c) Goal 3

Further documentation of these aims, needs and objectives can be found in the Financial Needs Analysis ("FNA") carried out on _____ and documented accordingly.

5. Knowledge and experience of investments

As part of the Client Classification process, a full analysis of your knowledge and experience was undertaken to allow us to assess whether you fully understood the market and the product you are looking to purchase. We considered the following matters:

- Your knowledge and understanding of the relevant financial markets, types of financial products or arrangements, and the risks involved either generally or in relation to the proposed transaction;
- Your length of participation in the relevant financial markets, the frequency of your dealings, and the extent to which you relied previously on professional financial advice;
- The size and nature of transactions undertaken by you;
- Whether you have any qualifications relating to financial markets;
- The composition and size of your existing financial investment portfolio;
- Any relevant experience in similar transactions you may have in order to be able to understand the associated risks; and
- Any other matters which we considered relevant.

Following this analysis, we concluded that your knowledge and experience was sufficient for you to understand both the market and also the product you are looking to purchase.

6. Attitude to risk

At Nexus Wealth Management Limited we classify the attitude to risk of a client as follows: -

Low Risk

You prefer not to accept any capital loss. You understand that the future purchasing power of your capital and/or any income arising from the investment could be reduced by the effects of inflation.

Medium/Low Risk

You prefer to accept only a low risk of capital loss in return for the opportunity to earn more than from your deposit-type investments. You recognize that this will limit the potential for real capital growth and/or access to an enhanced income stream.

Medium Risk

You prefer to invest in a broad range of stock market-linked investments, in return for the potential for real growth and/or a high-income stream. In doing so you understand that you accept the risk of some capital loss.

Medium/High Risk

You prefer to invest in specialized stock market-linked investments, in return for increased capital growth and/or a significantly higher income stream. In doing so you understand that you risk significant capital loss

High risk

You prefer to invest in volatile investments for the potential of very significant growth of your investments and/or exceptionally high-income yield. In doing so, you understand that you risk losing your capital. It is recommended to use a stop/loss strategy for these types of investments.

We discussed investment risk during our meeting.

Your overall risk profile based on the Attitude to Risk Questionnaire is:

Your attitude to risk profile for each goal is given under the product recommendation section below.

7. Product recommendations

The products which I recommended and which you have selected are summarized below. As set out in (4) above, I conducted and documented a detailed FNA which sets out the rationale behind these recommendations and your ultimate product selection. Please refer to the FNA document to remind yourself of this process.

Goal#	Goal Description	Product Recommendation	Risk Profile of Goal and Product	Liquidity and Maturity of Product	Notes
1					
2					
3					

8. Risk Warnings

Please refer to the Product Guide, brochure, the illustration, and factsheets that have previously been provided to you and take time to read them as they contain a great deal of important information. You should also take time to study the policy document when received, your right to change your mind and to ensure you are happy that it meets your requirements, as these will contain full details of the terms and conditions that will apply.

Also, you understand and agree that:

Past performance information is given for illustrative purposes only and should not be relied upon as, and is not, an indication of future performance. Before making an investment decision, you should consider your objectives, financial situation or needs, and the relevant Key Information Documents of the products. The prices of securities fluctuate, sometimes dramatically. The value of investments and the income from them can go down as well as up and you may not get back the amount originally invested. The tax treatment of all investments depends upon individual circumstances and may be subject to change. Investors should discuss their financial arrangements with their own tax adviser as the value of any tax reliefs available is subject to individual circumstances. Levels and bases of taxation may change.



Customer Service

At Nexus Wealth Management we value customer service. To this end, when recommending a company, we aim to ensure that it meets our own high standards of customer care.

Next steps

The next step will be to complete the appropriate application forms. I will need a copy of your passport and visa and also a utility bill dated within the last three months, together with credit card or bank details. Once completed, I will submit this to set up your policy.

I am very pleased you have sought my advice. Please contact me if you require clarification on any of the above points.

Yours sincerely,

Name:

Title:

Nexus Wealth Management Limited

Received by:

Client 1 Name: _____

Client 2 Name: _____

Client 1 Signature: _____

Client 2 Signature: _____

Date: _____

Date: _____