



standard  
chartered  
priority

# Client Investment Profile (CIP) Questionnaire for Standard Chartered Bank Jersey Branch Priority Banking – Corporates

Revised January 2024



## Introduction

### Why do we require this Questionnaire?

Understanding the entity's investment objectives, investment risk appetite, and investment knowledge and experience is critical to ensuring that we recommend suitable investment products to the entity. It is the Bank's responsibility to ensure that this information is collected. It will help us determine the investment profile for the entity's relationship with us and to assist us in acting in the entity's best interests.

On completion of this Questionnaire, the entity will be asked to confirm the entity's Client Investment Profile "CIP" rating, which will range from 1-6. The confirmed CIP rating will be used to guide our investment recommendations for the entity.

We may periodically request the entity to reconfirm or update the entity's CIP. We can on offer limited investment activities if the CIP is not updated by the expiry date. However, should there be changes that may affect the entity's investment objectives, investment risk appetite or financial situation at any time, please let us know so that we may assist the entity with a reassessment of the entity's CIP.

Please note that our ability to perform a suitability assessment will be dependent on the information the entity provides us, both here in this Questionnaire as well through other channels. Any inaccurate or incomplete information is likely to affect the suitability of any investment recommendation that we provide and result in the entity's investing in a product or undertaking transactions that may not be suitable for the entity.

### Who should complete this Questionnaire?

This Questionnaire should be completed by the individual who has been authorised by the entity to make investment decisions and deal with Standard Chartered Bank on a regular basis. A CIP rating will be assigned to the entity based on that individual's response to this Questionnaire. For investment knowledge and experience, that individual will provide us with information regarding their personal knowledge and experience.



### **When should you complete this Questionnaire?**

For new clients, this Questionnaire should be completed during the account opening process.

For existing clients, we may ask the entity to complete the Questionnaire as part of a periodic review of the entity's bank relationship with us. However, should there be any material change to the entity's financial situation and/or objectives, please notify the entity's Relationship Manager to reassess the entity's CIP.

### **How will we use this information to provide you with investment recommendation services?**

This CIP questionnaire assesses an entity's investment strategy (including those individuals investing via a Private Investment Company "PIC"), financial situation, and risk attitude.

We use analytical processes to determine the risk levels of investment products available to our customers, rating products from levels 1-6. We will use the entity's CIP rating, together with the Product Risk Ratings<sup>1</sup> (PRRs) and other relevant information, to assess if a particular investment is suitable for the entity.

Even after we recommend any investment product, the entity should consider if the entity is comfortable with the features and risks of that investment product before making any decision to invest.

Where we alert the entity that the entity's investment decision will result in a concentrated position based on the entity's assets, and the entity still decides to continue with the investment approach, we will ask the entity to formally acknowledge that the entity have directed us to do so. We would recommend caution since highly concentrated portfolios may result in increased volatility and losses.

---

<sup>1</sup> All banks have analytical processes where investment products are risk rated, and clients' risk appetites are assessed. Different banks will have different outcomes of product and client investment risk ratings; similarly, clients and banks may also have different views. It is important to note that what a client may perceive to be a lower risk product or investment profile, the bank may consider to be higher or vice versa. This variation can result in varying outcomes for investors.



## Further Information

If you have any other questions, please do not hesitate to discuss them with the entity's Relationship Manager

## Disclaimers

Standard Chartered PLC, the ultimate parent company of Standard Chartered Bank, together with its other branches and subsidiaries from the Standard Chartered Group. Standard Chartered Private Bank is the private banking division of Standard Chartered. Private banking activities may be carried out internationally by different legal activities and affiliates within the Standard Chartered Group (each, an “**SC Group Entity**”) according to local regulatory requirements. Not all products and services provided by all branches, subsidiaries and affiliates within the Standard Chartered Group. Some SC Group Entities only act as representatives of Standard Chartered Private Bank and may not be able to offer products and services or offer advice to clients. They serve as points of contact only.

The Jersey Branch of Standard Chartered Bank is regulated by the Jersey Financial Services Commission. Copies of the latest audited accounts of Standard Chartered Bank are available from its principal place of business in Jersey: PO Box 80, 15 Castle Street, St Helier, Jersey JE4 8PT. The Jersey Branch of Standard Chartered Bank is also an authorised financial services provider under license number 44946 issued by the Financial Sector Conduct Authority of the Republic of South Africa.

Standard Chartered Bank is incorporated in England with limited liability by Royal Charter 1853 Reference Number ZC18. The Principal Office of the Company is situated in England at 1 Basinghall Avenue, London, EC2V 5DD. Standard Chartered Bank is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

For Islamic transactions, we are acting under the supervision of our Shariah Supervisory Committee. You can find relevant information about our Shariah Supervisory Committee on the Standard Chartered Bank website in the Islamic banking section at: <http://www.sc.com/en/banking/islamic-banking/>

Standard Chartered Bank in its capacity of a distributor of mutual funds or while referring any other third-party financial products may offer advice which is incidental to its activity of distribution/referral. Standard Chartered Bank will not be charging any fee/consideration for such advice and such advice should not be construed as Investment Advice as defined in the Securities and Exchange Board of India (Investment Advisers) Regulations, 2013 or otherwise.

This CIP is not intended for any person, who is a resident of a jurisdiction that:

1. prohibits persons/entities from soliciting securities business in that jurisdiction unless they are authorised to do so; and/or
2. prohibits the use of any information contained in this CIP Questionnaire.



## Client Details

CIF Number	
Account Name	

### 1. Investment Knowledge and Experience

Name	
Party ID	
Relationship to CIF (e.g Account Holder / Beneficial Owner / POA)	

**1.1. What is your highest level of education?** Please pick the one that applies:

1. Primary or lower	2. Secondary	3. Diploma or higher
---------------------	--------------	----------------------

**1.2. Please provide details if you hold a qualification related to financial markets**

--



**1.3. Please indicate the level of knowledge and/or experience you have in the asset classes listed below:**

Products	Sub-categories	Have knowledge: Understanding of financial markets, asset classes, products and sub-categories, as well as their inherent return profiles and risks.	Have experience: Five or more trades within the last two years, either with Standard Chartered and / or another financial institution.
Debt Securities	Bills / Bonds Issued by Governments, Corporates, or Banks		
	Perpetuals / Preference Shares / Convertible Bonds		
	Hybrid Securities with Contingency Language (e.g. Contingent Convertibles (“CoCos”), Senior Subordinated Bonds)		
Funds	Mutual Funds		
	Hedge Funds / Fund of Hedge Funds, Alternative Mutual Funds		
	Private Equity Funds		
Equities	Shares / Exchange Traded Funds (“ETFs”)		
	Complex ETFs (e.g. Inverse)		
	Commodity / Leveraged / Proprietary Indices / REIT / Credit ETFs)		



Products	Sub-categories	Have knowledge: Understanding of financial markets, asset classes, products and sub-categories, as well as their inherent return profiles and risks.	Have experience: Five or more trades within the last two years, either with Standard Chartered and / or another financial institution.
Commodities – Spot	Precious Metals (e.g. Gold, Silver, Platinum, Palladium)		
	Base Metals (e.g. Copper, Aluminium)		
	Oil (e.g. Crude – WTI, Brent)		
	Other Commodities		
Structured Products	Vanilla structured products (e.g. Premium Deposit / Premium Currency Investment)		
	Non-Vanilla structured products and all Equity structured products (e.g. Equity-Linked Notes, Fixed Coupon Notes, Range Accrual Notes, Participation Notes, CertPlus / Bonus Enhanced Notes, Booster Notes, Digital Notes, Twin Win Notes)		
	Complex structured products (e.g. Credit-Linked Notes (“CLNs”), Total Return CLNs)		



Products	Sub-categories	Have knowledge: Understanding of financial markets, asset classes, products and sub-categories, as well as their inherent return profiles and risks.	Have experience: Five or more trades within the last two years, either with Standard Chartered and / or another financial institution.
Over-the-Counter Products	Forwards		
	Swaps and Contract-Based Derivatives (e.g. FX or Equity Accumulators or Decumulators / Bond options)		
Investment-Linked Insurance	Investment-Linked Insurance Policy (“ILP”)		





## 2. Financial Situation

**2.1. What is the maximum percentage (%) of your investments with us that you can afford to lose in the next 12 months?** Affordability refers to the % you could lose without impacting your current standard of living (e.g. being unable to fulfil your monthly living expenses or being unable to settle your monthly financial obligations). Please pick the one that applies.

A. Less than 1%	B. 1-10%	C. >10-15%
D. >15-20%	E. >20-30%	F. Over 30%

**2.2. Will you need to be able to access the cash value of your investments with us?**  
Please pick the one that applies.

A. I may need to be able to withdraw 75% of my investments with the Bank in the next 12 months.
B. I may need to be able to withdraw 50% of my investments with the Bank in the next 12 months.
C. I may need to be able to withdraw 25% of my investments with the Bank in the next 12 months.
D. I may need to be able to withdraw 10% of my investments with the Bank in the next 12 months.
E. I do not need to be able to withdraw my investments with the Bank to meet my liquidity needs.



### 3. Investment Objective

**3.1.** Investments can be held for varying periods of time. Some investments can be held for fixed, potentially long-dated periods of time. Some may even have lock in periods (i.e. periods of time during which the investment cannot be sold or redeemed).

**What is the longest period of time you would hold an investment for in your portfolio?**

Please pick the one that applies.

A. Up to 1 year	B. >1-3 years	C. >3-5 years	D. Over 5 years
-----------------	---------------	---------------	-----------------

**3.2. What is your investment objective and risk attitude?**

Please pick the one that applies.

My investment objective and risk attitude is...	Examples
A. Protect the value of my capital; I am not comfortable taking any investment risk.	Time deposits might meet this objective.
B. Achieve investment returns above deposit rates, whilst only taking low levels of investment risk (of around 1-10% of my investment).	Government bonds are one example of products that might meet this investment objective.
C. Achieve low to moderate income generation and / or capital growth on my investments by taking moderate levels of investment risk (of around 10-15% of my investment).	Investment grade corporate bonds are one example of products that might meet this investment objective.
D. Achieve moderate to high income generation and / or capital growth on my investments by taking levels of investment risk (of around 15-20% of my investment).	Equity mutual funds are one example of products that might meet this investment objective.
E. Achieve substantial income generation and / or capital growth on my investments by taking significantly high levels of investment risk (of around 20-30% of my investment).	Equities are one example of products that might meet this investment objective.
F. Achieve exceptional income generation and / or capital growth on my investments, by taking extreme levels of investment risk (of over 30% of my investment). This could include very aggressive strategies (potentially involving leverage), and may result in losing more than the original investment.	Hedge funds are one example of products that might meet this investment objective.

Percentages quoted here are based on average historical performance of diversified portfolios and use assumptions. They do not reflect projections of potential loss. Actual volatility may vary given the nature of any investment.



## 4. CIP Outcome

### Our Assessment – This section is to be completed by the Bank

We have allocated you the CIP rating below based on your responses to the questions within this Questionnaire. We will recommend investment strategies to you based on your CIP rating.

1. Risk Averse	2. Conservative	3. Moderate
4. Moderately Aggressive	5. Aggressive	6. Very Aggressive

### Client Confirmation

If you disagree with your CIP rating, you may elect to have a less aggressive CIP rating. Please confirm the final CIP rating that we can use:

I / We agree with the assessment of the CIP rating
--

I / We disagree with the assessment of the CIP rating, and opt for the following less aggressive CIP rating (please pick one)		
1. Risk Averse	2. Conservative	3. Moderate
4. Moderately Aggressive	5. Aggressive	



## 5. Regulatory Categorisation

Regulatory Categorisation is required for the purpose of transaction reporting and risk mitigation measures under the regulatory regimes below. If you are unable to provide this representation, we may need to limit our ability to transact in certain derivative products with you due to the constraints stipulated in the respective regulations.

Please contact your Private Banker to discuss any clarifications or changes to your status in the future.

### European Market Infrastructure Regulation

#### 1. Is the Account Entity referred to in the Client Details section a Non-Financial Counterparty?

Yes, Non-Financial Counterparty NFC+
Yes, Non-Financial Counterparty NFC-
No

Non-Financial Counterparties are undertakings established in the EU (or in the UK for UK EMIR) other than Financial Counterparties. NFCs are sub-divided into (i) those exceeding the clearing threshold (NFC+) and (ii) those below the clearing threshold (NFC-), as outlined further below in the previous 12 months.

The clearing thresholds specified in EMIR are:

- a) EUR 1 billion in gross notional value for OTC credit derivative contracts;
- b) EUR 1 billion in gross notional value for OTC equity derivative contracts;
- c) EUR 3 billion in gross notional value for OTC interest rate derivative contracts;
- d) EUR 3 billion in gross notional value for OTC foreign exchange derivative contracts;
- e) EUR 3 billion in gross notional value for commodity derivative contracts and other contracts not provided for under points (a) to (d) above.

In calculating its position, the NFC must include all OTC derivative contracts entered by the NFC and by other NFCs within the group to which the NFC belongs. Certain hedging contracts may be excluded from the calculation of the clearing threshold, i.e., contracts objectively measurable as reducing risks directly relating to the commercial activity or treasury financing activity of the NFC or of that group. The calculation, (a) must be based on an aggregate month end average position in the OTC derivatives contracts for the past twelve months; (b) should include only derivative transactions entered by other NFCs in the group, if it is part of a broader group; and (c) may exclude hedging transactions.



**How this may impact you:** NFC+ counterparties need to comply with EMIR obligations including but not confined to Central Clearing of OTC derivatives, Margining and Portfolio Compression. Similarly, NFC- counterparties also need to comply with obligations including but not confined to Portfolio Reconciliation, Portfolio Compression etc. The Bank would be performing mandatory delegated reporting on behalf of NFC- clients, however if you wish to opt-out of delegated reporting, please reach out to your Private Banker.

## ISDA – Initial Margin Regulations

### 2. Is the Account Entity referred to in the client details section above a Significant Non-Financial Counterparty?

Yes	No
-----	----

The ISDA Non-Cleared Margin Rules require counterparties in non-cleared over the counter (OTC) derivative trades to exchange initial margin (IM) and variation margin (VM) with each other.

### Significant Non-Financial Counterparty

A counterparty / group with average aggregate notional amount (AANA) of non-cleared OTC derivatives exceeding EUR8bn, during the AANA observation window, is in scope for the regulation. The AANA observation window is between the previous 1st March and 31st May for the current period, e.g., for a confirmation in October 2022, the AANA observation is between 1st March 2022 to 31st May 2022.

**How this may impact you:** The counterparties exceeding the required threshold are required for comply with initial margin regulations which includes but is not confined to identification of margin calculation practices and exchange of margins across counterparties. We may wish to review the products and services offered in the absence of specific margin arrangements.



## Client Agreement

<b>Account Holder 1</b>	
Name:	Signature:
Date:	

<b>Account Holder 2</b>	
Name:	Signature:
Date:	

<b>Account Holder 3</b>	
Name:	Signature:
Date:	

<b>Account Holder 4</b>	
Name:	Signature:
Date:	

<b>Relationship Manager</b>	
Name:	Signature:
Date:	



## Appendix

Use the table below to match your combination and determine your Client Investment Profile

### Scoring Combination

Ref. No	Question			CIP Profile
	2.1	2.2	3.2	
1	A	A	A	1
2	A	B	A	1
3	A	C	A	1
4	A	D	A	1
5	A	E	A	1
6	A	A	B	1
7	A	B	B	1
8	A	C	B	1
9	A	D	B	1
10	A	E	B	1
11	A	A	C	1
12	A	B	C	1
13	A	C	C	1
14	A	D	C	1
15	A	E	C	1
16	A	A	D	1
17	A	B	D	1
18	A	C	D	1
19	A	D	D	1
20	A	E	D	1
21	A	A	E	1
22	A	B	E	1
23	A	C	E	1
24	A	D	E	1
25	A	E	E	1
26	A	A	F	1
27	A	B	F	1
28	A	C	F	1
29	A	D	F	1
30	A	E	F	1
31	B	A	A	1
32	B	B	A	1
33	B	C	A	1
34	B	D	A	1
35	B	E	A	1
36	B	A	B	2
37	B	B	B	2
38	B	C	B	2
39	B	D	B	2
40	B	E	B	2
41	B	A	C	2
42	B	B	C	2
43	B	C	C	2
44	B	D	C	2
45	B	E	C	2

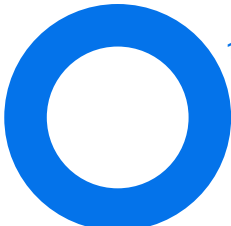
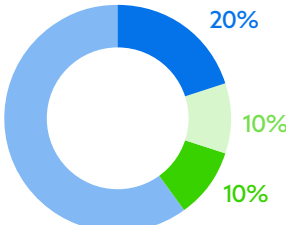
Ref. No	Question			CIP Profile
	2.1	2.2	3.2	
46	B	A	D	2
47	B	B	D	2
48	B	C	D	2
49	B	D	D	2
50	B	E	D	2
51	B	A	E	2
52	B	B	E	2
53	B	C	E	2
54	B	D	E	2
55	B	E	E	2
56	B	A	F	2
57	B	B	F	2
58	B	C	F	2
59	B	D	F	2
60	B	E	F	2
61	C	A	A	1
62	C	B	A	1
63	C	C	A	1
64	C	D	A	1
65	C	E	A	1
66	C	A	B	2
67	C	B	B	2
68	C	C	B	2
69	C	D	B	2
70	C	E	B	2
71	C	A	C	2
72	C	B	C	3
73	C	C	C	3
74	C	D	C	3
75	C	E	C	3
76	C	A	D	2
77	C	B	D	3
78	C	C	D	3
79	C	D	D	3
80	C	E	D	3
81	C	A	E	2
82	C	B	E	3
83	C	C	E	3
84	C	D	E	3
85	C	E	E	3
86	C	A	F	2
87	C	B	F	3
88	C	C	F	3
89	C	D	F	3
90	C	E	F	3

Ref. No	Question			CIP Profile
	2.1	2.2	3.2	
91	D	A	A	1
92	D	B	A	1
93	D	C	A	1
94	D	D	A	1
95	D	E	A	1
96	D	A	B	2
97	D	B	B	2
98	D	C	B	2
99	D	D	B	2
100	D	E	B	2
101	D	A	C	2
102	D	B	C	3
103	D	C	C	3
104	D	D	C	3
105	D	E	C	3
106	D	A	D	2
107	D	B	D	3
108	D	C	D	4
109	D	D	D	4
110	D	E	D	4
111	D	A	E	2
112	D	B	E	3
113	D	C	E	4
114	D	D	E	4
115	D	E	E	4
116	D	A	F	2
117	D	B	F	3
118	D	C	F	4
119	D	D	F	4
120	D	E	F	4
121	E	A	A	1
122	E	B	A	1
123	E	C	A	1
124	E	D	A	1
125	E	E	A	1
126	E	A	B	2
127	E	B	B	2
128	E	C	B	2
129	E	D	B	2
130	E	E	B	2
131	E	A	C	2
132	E	B	C	3
133	E	C	C	3
134	E	D	C	3
135	E	E	C	3

Ref. No	Question			CIP Profile
	2.1	2.2	3.2	
136	E	A	D	2
137	E	B	D	3
138	E	C	D	4
139	E	D	D	4
140	E	E	D	4
141	E	A	E	2
142	E	B	E	3
143	E	C	E	4
144	E	D	E	5
145	E	E	E	5
146	E	A	F	2
147	E	B	F	3
148	E	C	F	4
149	E	D	F	5
150	E	E	F	5
151	F	A	A	1
152	F	B	A	1
153	F	C	A	1
154	F	D	A	1
155	F	E	A	1
156	F	A	B	2
157	F	B	B	2
158	F	C	B	2
159	F	D	B	2
160	F	E	B	2
161	F	A	C	2
162	F	B	C	3
163	F	C	C	3
164	F	D	C	3
165	F	E	C	3
166	F	A	D	2
167	F	B	D	3
168	F	C	D	4
169	F	D	D	4
170	F	E	D	4
171	F	A	E	2
172	F	B	E	3
173	F	C	E	4
174	F	D	E	5
175	F	E	E	5
176	F	A	F	2
177	F	B	F	3
178	F	C	F	4
179	F	D	F	5
180	F	E	F	6

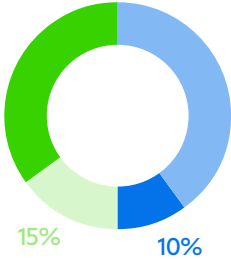
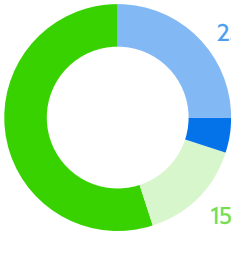


## CIP Scale

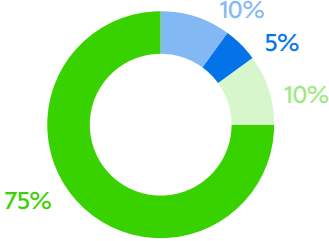
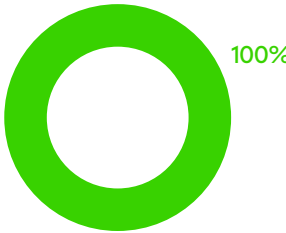
Investment Profile & Asset Allocation	Historical Returns <sup>1</sup> & Volatility <sup>2</sup>	Investment Objective				
<p><b>1. Risk Averse</b></p>	 <p>100%</p> <p><b>Return</b></p> <table border="1" style="margin: 0 auto; border-collapse: collapse;"> <tr> <td style="padding: 5px;">7% Best</td> <td style="padding: 5px;">0.3% Worst</td> </tr> </table> <p><b>Volatility</b></p> <table border="1" style="margin: 0 auto; border-collapse: collapse;"> <tr> <td style="padding: 5px;">0.7% Highest</td> <td style="padding: 5px;">0% Lowest</td> </tr> </table>	7% Best	0.3% Worst	0.7% Highest	0% Lowest	<p>You do not want to take any investment risk. You would like to safeguard your capital by growing it at the current deposit interest rates, which may or may not keep pace with the national rate of inflation. You do not want to invest in investment products which may have an investment loss.</p>
7% Best	0.3% Worst					
0.7% Highest	0% Lowest					
<p><b>2. Conservative</b></p>	 <p>20%</p> <p>60%</p> <p>10%</p> <p>10%</p> <p><b>Return</b></p> <table border="1" style="margin: 0 auto; border-collapse: collapse;"> <tr> <td style="padding: 5px;">18% Best</td> <td style="padding: 5px;">-9% Worst</td> </tr> </table> <p><b>Volatility</b></p> <table border="1" style="margin: 0 auto; border-collapse: collapse;"> <tr> <td style="padding: 5px;">11% Highest</td> <td style="padding: 5px;">2% Lowest</td> </tr> </table>	18% Best	-9% Worst	11% Highest	2% Lowest	<p>You aim to achieve investment returns higher than current deposit rates. You are comfortable with achieving a low level of return potential on your investments and accept some investment risk to achieve your objectives. You are aware that the value of your original investments may go up and down. You can withstand capital losses in pursuit of your long-term investment return objectives.</p>
18% Best	-9% Worst					
11% Highest	2% Lowest					
<p> <span style="color: #0070C0;">■</span> Cash                <span style="color: #4F81BD;">■</span> Fixed Income                <span style="color: #00A651;">■</span> Equity                <span style="color: #A9D0D9;">■</span> Alternatives         </p>						





Investment Profile & Asset Allocation	Historical Returns <sup>1</sup> & Volatility <sup>2</sup>	Investment Objective				
<p><b>3. Moderate</b></p>	 <p><b>Return</b></p> <table border="1" data-bbox="467 712 833 817"> <tr> <td>24% Best</td> <td>-23% Worst</td> </tr> </table> <p><b>Volatility</b></p> <table border="1" data-bbox="467 884 833 990"> <tr> <td>16% Highest</td> <td>2% Lowest</td> </tr> </table>	24% Best	-23% Worst	16% Highest	2% Lowest	<p>You wish to balance modest capital growth with income generation. You want to achieve this by balancing the proportions of growth and income generating assets (predominantly fixed income and equities respectively) in your portfolio. While your potential returns are higher, you appreciate that your potential for capital losses is also higher. You are aware that the value of your original investments may go up and down. You can withstand capital losses in pursuit of your long-term investment return objectives.</p>
24% Best	-23% Worst					
16% Highest	2% Lowest					
<p><b>4. Moderately Aggressive</b></p>	 <p><b>Return</b></p> <table border="1" data-bbox="467 1339 833 1444"> <tr> <td>29% Best</td> <td>-31% Worst</td> </tr> </table> <p><b>Volatility</b></p> <table border="1" data-bbox="467 1512 833 1617"> <tr> <td>20% Highest</td> <td>2% Lowest</td> </tr> </table>	29% Best	-31% Worst	20% Highest	2% Lowest	<p>You aim for higher potential capital returns and are willing to accept higher levels of losses/volatility. You are more focused on long-term capital growth than capital protection. Your portfolio will predominantly be growth focused (i.e. have a higher exposure to equities). However, you will aim to diversify risk with exposure to alternatives and fixed income assets. You are aware that the value of your original investments may go up and down by high amounts. You can withstand high capital losses in pursuit of your long-term investment return objectives.</p>
29% Best	-31% Worst					
20% Highest	2% Lowest					
<p> <span style="color: blue;">■</span> Cash            <span style="color: lightblue;">■</span> Fixed Income            <span style="color: green;">■</span> Equity            <span style="color: lightgreen;">■</span> Alternatives       </p>						



Investment Profile & Asset Allocation	Historical Returns <sup>1</sup> & Volatility <sup>2</sup>	Investment Objective				
<p><b>5. Aggressive</b></p>	 <p><b>Return</b></p> <table border="1" data-bbox="467 712 831 817"> <tr> <td>34% Best</td> <td>-38% Worst</td> </tr> </table> <p><b>Volatility</b></p> <table border="1" data-bbox="467 887 831 992"> <tr> <td>23% Highest</td> <td>3% Lowest</td> </tr> </table>	34% Best	-38% Worst	23% Highest	3% Lowest	<p>You wish to substantially grow the long-term expected value of your investments. You accept that this may result in higher volatility and risk to capital returns. Your portfolio will have a major growth focus (i.e. predominant exposure in equities). You are aware that the value of your original investments may go up and down by substantial amounts. You can withstand significant capital losses in pursuit of your long-term investment return objectives.</p>
34% Best	-38% Worst					
23% Highest	3% Lowest					
<p><b>6. Very Aggressive</b></p>	 <p><b>Return</b></p> <table border="1" data-bbox="467 1339 831 1444"> <tr> <td>41% Best</td> <td>-45% Worst</td> </tr> </table> <p><b>Volatility</b></p> <table border="1" data-bbox="467 1514 831 1619"> <tr> <td>28% Highest</td> <td>3% Lowest</td> </tr> </table>	41% Best	-45% Worst	28% Highest	3% Lowest	<p>You wish to exceptionally grow the long-term expected value of your investments. You accept that this may result in significant volatility and risk to capital returns. Your portfolio will be clearly growth focused (i.e. purely have exposure in equities). You are aware that the value of your original investment may go up and down by extreme amounts. You can withstand severe capital losses in the pursuit of your long-term investment return objectives.</p>
41% Best	-45% Worst					
28% Highest	3% Lowest					
<p> <span style="color: blue;">■</span> Cash              <span style="color: lightblue;">■</span> Fixed Income              <span style="color: green;">■</span> Equity              <span style="color: lightgreen;">■</span> Alternatives         </p>						

**Important points to note:**

- (a) You should be aware that the time taken for the value of an investment to recover from a downturn to its original level will vary from investment to investment. The riskier the investment, the greater the potential loss and the longer the potential recovery period.
- (b) Past performance is no guarantee of future return.

<sup>1</sup> Return: Best and worst calendar year performance over the period 1994-2021

<sup>2</sup> Volatility: Five year historic volatility using monthly data over the period 1994-2021 (rolling average, annualised)



Standard Chartered Bank  
Jersey Branch  
PO Box 80  
15 Castle Street  
St Helier, Jersey  
JE4 8PT

Tel +44 1534 704000

[www.sc.com](http://www.sc.com)

The Jersey Branch of Standard Chartered Bank is regulated by the Jersey Financial Services Commission. Standard Chartered Bank is incorporated in England with limited liability by Royal Charter in 1853 Reference Number ZC 18. The Principal Office of the Company is situated in England at 1 Basinghall Avenue, London, EC2V 5DD. Standard Chartered Bank is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. The Jersey Branch of Standard Chartered Bank is also an authorised financial services provider under license number 44946 issued by the Financial Sector Conduct Authority of the Republic of South Africa.