

Firm and case details

| | |
|--------------------------------------------|------------------------------------------------------------------------------------|
| Assessor name | <i>Free text</i> |
| Assessment date | <i>Date box</i> |
| FRN | <i>Free text</i> |
| Firm name | <i>Free text</i> |
| Appointed representative (if applicable) | <i>Free text</i> |
| Adviser name (optional) | <i>Free text</i> |
| Firm STR reference | <i>Sales transaction review (STR) reference– firm to create and input manually</i> |
| Are you the firm that sold the investment? | <i>Yes*/No</i> |
| | <i>[*if no – insert original firm name]</i> |

Consumer details

| | |
|-----------------------------------------|---------------------|
| Was this advice given on a joint basis? | <i>[yes / no] *</i> |
|-----------------------------------------|---------------------|

| | Consumer 1 | * Consumer 2 (for joint investments) |
|----------------------------|-------------------|---------------------------------------------|
| Full name | <i>Free text</i> | <i>Free text</i> |
| Date of birth | <i>Date box</i> | <i>Date box</i> |
| Age at time of advice | <i>Free text</i> | <i>Free text</i> |
| Employment status | <i>Drop down</i> | <i>Drop down</i> |
| Annual income | <i>£</i> | <i>£</i> |
| Annual expenditure | <i>£</i> | <i>£</i> |
| Date of advice to consumer | <i>Date box</i> | |

Transaction input

Enter transaction details for the Arch cru fund(s) invested in

| Transaction date | Fund invested | Transaction type | Amount (£) |
|-------------------------|----------------------|-------------------------|-------------------|
|-------------------------|----------------------|-------------------------|-------------------|

| | | | |
|-----------------|------------------|------------------|----------|
| <i>Date box</i> | <i>Drop down</i> | <i>Drop down</i> | <i>£</i> |
| <i>Date box</i> | <i>Drop down</i> | <i>Drop down</i> | <i>£</i> |
| <i>Etc</i> | | | |

Admission of failure in opted-in scheme case

Only complete this section for those cases where you admit the firm has failed to comply with a suitability requirement

| | |
|---------------------------------------------------------------------------------------------------------|-------------|
| The firm admits that it has failed to comply with a suitability requirement in the opted-in scheme case | <i>Yes*</i> |
|---------------------------------------------------------------------------------------------------------|-------------|

** A firm admitting a failure is only required to fill out the sections identified in the instructions*

Consumer's investment objectives

** text box on RH side appears if this option is chosen*

| What consumer objectives were stated in the consumer file | Priority/ Yes/ No | |
|------------------------------------------------------------------|--------------------------|---------------------------------------------------------------------------------------|
| General lump sum investment for growth | Priority/ Yes/ No | |
| General lump sum investment for income | Priority*/ Yes*/ No | <i>* £ amount of income</i> |
| Tax efficiency | Priority/ Yes/ No | |
| Retirement planning | Priority/ Yes/ No | |
| Realignment of portfolio | Priority/ Yes/ No | |
| Other objective | Priority*/ Yes*/ No | <i>* insert details – free text boxes depending on the number of extra objectives</i> |

Comments on consumer investment objectives:

| |
|------------------|
| <i>Free text</i> |
|------------------|

Consumer attitude to risk

Consumer's attitude to risk

Free text

Firm's description of the consumer's attitude to risk

Free text

Comments on the firm's assessment of the consumer's attitude to risk

Free text

Consumer financial situation

Assess the consumer's portfolio so that you are able to determine the following: -

| Consumer's investments (excluding main residence) | | Total before investment (£) | Total after investment in Arch cru fund |
|---------------------------------------------------|-------------------------------|-----------------------------|-----------------------------------------|
| Cash (including cash ISAs) | | £ | £ |
| Investments | | £ | £ |
| Arch cru fund 1 | <i>Drop-down of six funds</i> | £ | £ |
| <i>Arch cru fund 2 etc</i> | <i>Drop-down of six funds</i> | £ | £ |
| Other | | £ | £ |
| TOTAL | | £ [SUM] | £ [SUM] |

Comments on portfolio before and after sale

Free text

Comments on the consumer's capacity for loss

Free text

Suitability requirements

Does the available evidence show overall that:

**Yes /
No**

| | | |
|-----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| (1) | The <i>consumer</i> was willing to take a high degree of risk with the sum invested | |
| (2) | The risk profile of the <i>consumer's</i> overall savings and investment portfolio after the sale was suitable for the level of risk he was willing to take to meet his investment objectives | |
| (3) | The <i>consumer's</i> portfolio was sufficiently diversified after the sale to meet his investment objectives | |
| (4) | The <i>consumer</i> was reliant on income from this investment | |
| (5) | The <i>consumer</i> had the capacity to bear the risk of investing [x%] of his savings and investments in the selected Arch cru fund | |
| (6) | The <i>firm</i> took reasonable steps to ensure the consumer had the experience and knowledge to invest in the selected Arch cru fund | |
| (7) | The recommendation is <u>not</u> suitable for the <i>consumer's</i> investment objectives or financial situation for some other reason (if 'yes' please explain below) | |

Template rating

| |
|----------------------------------|
| <i>Non-compliant / Compliant</i> |
|----------------------------------|

Firm rating

| |
|----------------------------------|
| <i>Non-compliant / Compliant</i> |
|----------------------------------|

Describe the evidence and explain your overall conclusion on compliance with the suitability requirements:

| |
|------------------|
| <i>Free text</i> |
|------------------|

Causation

Where a firm has failed to comply with the suitability requirements:

| | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|
| Based on the available evidence, is it more likely than not that the firm's failure to comply with the suitability requirements caused the consumer's loss? | <i>Yes / No</i> |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|

| | |
|------------------------------------------------------------------------------------|------------------|
| Please explain your conclusion on causation with reference to the evidence on file | <i>Free text</i> |
|------------------------------------------------------------------------------------|------------------|

Redress

** indicates a field which may not be applicable in all cases. All other fields are mandatory.*

| Complete for each Arch cru fund invested | Suitable investment benchmark | SI 5 value (£) * | SI selection and justification (SI 4 & SI 5 only) * |
|-------------------------------------------------|--------------------------------------------------------|---------------------------------------------------------------|-------------------------------------------------------------------------------|
| Fund 1 | <i>1,2,3,4,5 4 (Advice suitable) 5 (Other)</i> | <i>Enter suitable investment benchmark value (£) for SI 5</i> | <i>Identify the suitable investment and provide reasons for its selection</i> |
| Fund 2 etc | | | |