

## DIRECT AND ISA APPLICATION FOR THE 5Y UK DEFENSIVE 85 STEP-DOWN KICKOUT PLAN (CIBC23)

Before proceeding with the application, we need to ask some questions to determine whether the Plan is appropriate for your investment needs, and that you have the knowledge and experience required to understand the risks associated with an investment in the Plan.

Which of these types of investment have you held in the past? Please tick ALL that apply.

- |                              |                          |
|------------------------------|--------------------------|
| Company shares               | <input type="checkbox"/> |
| Actively managed funds       | <input type="checkbox"/> |
| Spread bets                  | <input type="checkbox"/> |
| Tracker funds (ETFs)         | <input type="checkbox"/> |
| Structured Products          | <input type="checkbox"/> |
| Other (please specify below) | <input type="checkbox"/> |
- 

How many years have you been investing?

- |                                 |                          |
|---------------------------------|--------------------------|
| 10 years or more                | <input type="checkbox"/> |
| Up to 10 years                  | <input type="checkbox"/> |
| Up to 5 years                   | <input type="checkbox"/> |
| Up to 2 years                   | <input type="checkbox"/> |
| I have no investment experience | <input type="checkbox"/> |

Based on your personal circumstances, please select the most appropriate option:

- |                                                                                                            |                          |
|------------------------------------------------------------------------------------------------------------|--------------------------|
| I work in the financial industry and consider myself to be very knowledgeable on financial matters         | <input type="checkbox"/> |
| I follow financial markets closely and consider myself something of an expert                              | <input type="checkbox"/> |
| I am interested and knowledgeable in financial markets, but don't consider myself an expert                | <input type="checkbox"/> |
| I am somewhat interested and/or knowledgeable in financial matters                                         | <input type="checkbox"/> |
| I do what I must out of necessity but am not particularly knowledgeable or interested in financial matters | <input type="checkbox"/> |

How many times a year do you buy investment products (on average)?

- |                                          |                          |
|------------------------------------------|--------------------------|
| More than 10 times                       | <input type="checkbox"/> |
| 6 to 10 times                            | <input type="checkbox"/> |
| 3 to 5 times                             | <input type="checkbox"/> |
| 1 to 2 times                             | <input type="checkbox"/> |
| Less than 1 time                         | <input type="checkbox"/> |
| This will be my first investment product | <input type="checkbox"/> |

What are your household investable assets? Please exclude the value of your main residence and any funds you may require access to for the term of this product.

- |                                               |                                                 |                          |
|-----------------------------------------------|-------------------------------------------------|--------------------------|
| <input type="checkbox"/> Over £1 million      | <input type="checkbox"/> £500,000 to £1 million | <input type="checkbox"/> |
| <input type="checkbox"/> £250,000 to £500,000 | <input type="checkbox"/> £200,000 to £250,000   | <input type="checkbox"/> |
| <input type="checkbox"/> £150,000 to £200,000 | <input type="checkbox"/> £100,000 to £150,000   | <input type="checkbox"/> |
| <input type="checkbox"/> £50,000 to £100,000  | <input type="checkbox"/> £25,000 to £50,000     | <input type="checkbox"/> |
| <input type="checkbox"/> £10,000 to £25,000   | <input type="checkbox"/> Less than £10,000      | <input type="checkbox"/> |

What's the highest level of education you've received?

- |                                                |                                                   |                          |
|------------------------------------------------|---------------------------------------------------|--------------------------|
| <input type="checkbox"/> Masters / PhD         | <input type="checkbox"/> Bachelor's Degree        | <input type="checkbox"/> |
| <input type="checkbox"/> A Level or equivalent | <input type="checkbox"/> Vocational qualification | <input type="checkbox"/> |
| <input type="checkbox"/> GCSE or equivalent    | <input type="checkbox"/> None                     | <input type="checkbox"/> |

**DIRECT AND ISA APPLICATION FOR THE 5Y UK DEFENSIVE 65 STEP-DOWN KICKOUT PLAN (CIBC22)**

For each of the statements below, please check the box if you agree:

- I have at least £3,000 to invest as a lump sum.
- I am looking for a return which could be higher than I would achieve from a risk-free investment (such as a savings account)
- I am looking to receive a return on my Amount Invested when the Plan matures, rather than a regular income
- I already have a larger investment portfolio made up of different types of investments.
- I am comfortable with leaving my money invested for up to five years and I will have access to other money during this period for emergencies.
- I am comfortable with investing in a Plan that is linked to the FTSE 100 and have a bullish outlook on the potential growth of the FTSE 100 in the five-year term.
- I understand the potential returns of the Plan are fixed and I cannot earn more than this, even if the FTSE 100 perform better.
- I accept that there is a risk that I may receive no return at all or may get back less than my Amount Invested when the Plan matures.
- I can cope with significant losses if the FTSE 100 has fallen by more than 35% when the Plan matures.
- I accept that if I sell the Plan early, the amount I receive will depend on the value of the Plan on the date of the sale and could be less than my Amount Invested.
- I accept that the return and any repayment of my Amount Invested are not covered by the FSCS and depend on the Issuer being able to meet its payment obligations.
- I accept the personal tax implications of investing in the Plan.
- I understand and accept the risks associated with this investment.

If there is anything in the statements that you do not understand, please refer back to the brochure or consult a financial adviser who can determine the suitability of the plan based on your own individual circumstances.

**If you do not agree with ALL the statements above, this Plan MAY NOT be appropriate for you.**

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**Your Details**

Title (Mr/Mrs/Miss/Ms/Other):

Forename(s):

Surname:

Email Address:

Signature:

Date:

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Please return this form via email to [info@hopinvesting.com](mailto:info@hopinvesting.com).

**Once we have reviewed your information and confirmed you can proceed, we will email you a link to our Verification of Identity process.**

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