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## Investment Policy

Client's Name

*We are required to obtain the following information from you before we can provide suitable investment advice and/or discretionary management services. Please inform us immediately if your circumstances change to the extent that it might affect the suitability of any decisions or recommendations we make.*

PHONE

EMAIL

WEB

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[Info@optimacorporate.co.tz](mailto:Info@optimacorporate.co.tz)

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**Policy Details****Policyholder/Trustee**Title: Mr.  Mrs.  Miss.  Dr.  Prof 

Surname

Forenames(s)

Physical Address

Mobile

Mail

I.D (Retail/Inst)

Date of Birth

Nationality

Career Orientation

Mailing Instruction: Please pass my correspondents to:

Office

Residence

Keep at the office for collection

**Investment Mandate:**

Initial Amount Invested

Tick appropriate box: Cash  Cheque  Direct Fund Transfer

**Service Details:**

Please select the category of service required.

Discretionary Portfolio Services

You appoint us, on the terms of this form, to manage your cash and investment on a discretionary basis. These are only held in your account with OPTIMA CORPORATE/FUND MANAGEMENT. You authorize us, without prior reference to you, to exercise absolute discretion in the investment of such cash and investments.

Taking account of your investment objective, attitude to risk and any other relevant information, your investments will be individually tailored to best match needs.

Managed Portfolio Services

You appoint us on the term of this form to manage on advisory basis the cash and investments normally held in your account with OPTIMA CORPORATE/FUND MANAGEMENT. We will accept responsibility on continuing basis for advising on the composition of your portfolio and on the individual investments therein. Investments advice will be provided on the basis of your investment objectives, liquidity requirement and attitude to risk.

Non Managed/Execution Only Services

You appoint us, when requested, to provide you from time to time with investment advice on the basis of your investment objectives, liquidity requirements and attitude to risk. We will only execute a transaction on your behalf once we have specific instructions from you to execute the transaction. We will or we may not give any advice on the merits of the transaction.

### ***Risk Definitions***

Your financial circumstances will principally determine your capacity for risk and you may have to accept more than you initially anticipate in order achieving your long-term objective. All investment involves an element of risk to capital and/or income and there will be periods when the short term return differs from the long-term objective.

- Low – some tolerance to fluctuations of capital value providing current income is maintained in normal market circumstances.
- Medium – some tolerance to fluctuations of capital value and/or current income in normal market circumstances.
- High – a large part of the portfolio can be subject to increased risk and the possibility of significant fluctuations of capital value in order to generate potentially higher returns.

To be completed for Discretionary Portfolio Services or if you have selected a mandate for the Managed Portfolio Service

### ***Investment Objectives***

A good starting point for any investment portfolio is a clear definition of the aims, objectives and constraints over a relevant time horizon. The following questions will help us recommend and implement a suitable long-term investment strategy. It is important that you keep us informed of any changes to your circumstances so we can review the strategy.

### ***Financial Goals***

Accumulate wealth – for long-term capital expenditure (such as house purchase, school fee), retirement planning or Inheritance.

Preserve accumulated wealth – other sources of wealth are available and the income meets foreseeable expenditure.

Supplementary Income – there is another primary source of regular income

Regular Income – the portfolio is the main source of income.

### **Time Horizon**

This is the period over which an investment is made or held and time horizon in this context can range from a few months to several years. Knowing your time horizon is extremely important in terms of helping us recommend suitable types of investment. All things being equal, a short time horizon would normally indicate a high exposure to fixed interest and little or no exposure to equities. A medium to long time horizon would normally suggest a higher exposure to assets such as equities in order to protect the portfolio against inflation.

Less than 1 year  1-3 years  over 3 years

### **Risk Tolerance Level**

Your financial circumstances will principally determine your capacity for risk and you may have to accept more than you initially anticipate in order to achieve your long-term objective. All investment involves an element of risk to capital and/or income there will be periods when the short term return differs from the long-term objective. Please indicate below your tolerance to short-term fluctuations in capital or income.

Low – little or some tolerance to fluctuations/valuation of capital value providing current income is maintained in normal Market circumstances

Medium – some tolerance to fluctuations of capital value and/or current income in normal market circumstances.

High – a large part of the portfolio can be subject to increased risk and possibility of significant fluctuations of capital value In order to generate potentially higher returns

### **Asset Allocation**

Type of Investment	Asset Allocating range		
	Amount(Min)	Strategic	Amount(Max)
Equities			
Government Bonds			
Corporate Bonds			
Cash Equivalents			

### **Investments:**

	Amount	Start Date	Maturity Date
T-Bills	<input type="text"/>	<input type="text"/>	<input type="text"/>
Fixed Deposit	<input type="text"/>	<input type="text"/>	<input type="text"/>
Call Account	<input type="text"/>	<input type="text"/>	<input type="text"/>

**Restrictions**

The Investment and Management provider restricts the kind of investments that can be held within a fund. If you wish to exclude investments on investments options or geographical grounds please give details below:

**Knowledge GAP**

We may deal in or recommend different types of investments and some of these may be unfamiliar. We recommend that you discuss with our investment manager who will outline various risks involved in some of these investments. Please indicate below whether you have an understanding and/or experience of investing in the following assets or complex instruments.

	None	Limited	Medium	Extensive
Collective Investment Scheme	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Private Equity Funds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Equity Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bond Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Return Option****Absolute Return (AR)**

This is the return that assets achieve over a certain period of time; it is whatever the asset/investment returns over a period of time. It is a fixed rate that both the investor and the advisor agreed upon in meeting investor's objectives, risk appetite and liquidity requirement. It is the return on investments itself, does not compare to any measure or benchmark.

Agreed/Fixed Return

**Relative Return (RR)**

This is the return that is benchmarked/gauged against other market performances. A comparison of the investment portfolio performance is made in relation to the agreed Benchmark in the market. The advantage of relative return is it provides with insights into the performance of an investment relative to a benchmark.

Agreed Benchmark

**Confirmation of Investment Policy**

I/We request that the investment objective set out on section 3 above. I/We confirm that all the information in this form is accurate and can be depend upon.

I/We confirm notification of the fee arrangement, charged as  per annum of the total funds under management, which has been agreed with the provider.

Signature & Date

Full Name

**For Office Use Only**

Investment Mandate Sign Off

Investment Officer

Investment Classification: Retail

Professional

Institution

Benchmark

Signed

Dated

Compliance

AML documentation in order

Client Screening Completed

Signed

Dated