

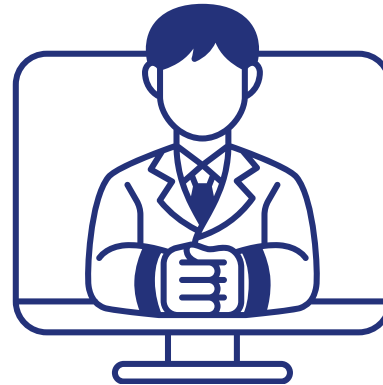


# Signingbanks.uk

## Applying for investment products



**Before you apply**



**Meeting the advisor**

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**GUIDELINES FOR d/DEAF CUSTOMERS**

# Applying for investment products

Applying for investment products as a d/Deaf person can be a challenging task, but with the right preparation and tips, you can effectively communicate with financial advisors and apply for investment products. Here's what you need to prepare and some tips to follow:

## **Research different investment products:**

Before applying for investment products, research different investment products to find the ones that best suit your needs. Look for investment products with favourable returns, minimum investment requirements, and other benefits. This may include stocks, bonds, mutual funds, exchange-traded funds (ETFs), or other investment options. You can ask family and friends but your needs might differ to theirs.

## **Find a financial advisor:**

Find a financial advisor who is knowledgeable about investment products and has experience working with d/Deaf clients. Look for financial advisors who offer Sign Language interpreters, closed-captioning, or other accessibility features that can accommodate your communication needs. It's important to find a financial advisor who understands your investment goals and can help you create an investment plan that meets those goals. Often these come from personal recommendations, ask other d/Deaf friends.

## **Prepare the necessary documents:**

Before your meeting, prepare the necessary documents that you'll need to apply for investment products. This may include government-issued identification, proof of income, and other financial documents. The financial advisor may also ask for information about your investment goals and risk tolerance.

## **BEFORE YOU APPLY**

### **Determine your investment goals:**

Determine your investment goals before applying. This will help you to communicate more effectively with financial advisors and ensure that you apply for the right investment products for your needs. Investment goals may include saving for retirement, education, or other financial goals.

### **Communicate your needs:**

Before meeting with a financial advisor you will need to communicate your communication needs. Let them know if you use Sign Language or prefer written communication. It's important to ensure that you can effectively communicate throughout the investment product application process. You can request to book a Sign Language interpreter if that is available (not in all cases) tell them you prefer written communication or give them permission to discuss your application with a third party (a friend or family member) in person or on the phone. Be clear about your investment goals, risk tolerance, and other important factors.

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## **Communicate your needs:**

If you are attending in person, or contacting by telephone, you need to make your communication needs clear to the financial advisor. Let them know if you have booked Sign Language interpretation or have trusted third party with you. It's important to ensure that you can effectively communicate throughout the discussion. If you need a notepad or other communication device, make sure to bring it with you.

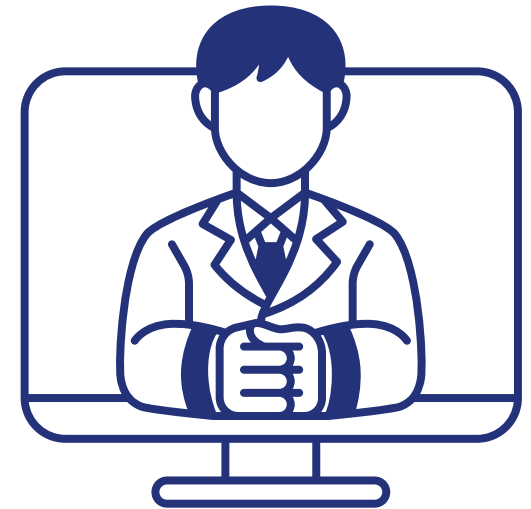
## **Ask questions:**

Don't be afraid to ask questions if you don't understand something. It's important to have a clear understanding of the investment product terms and requirements before agreeing to invest. Ask about fees, potential risks, and other important factors.

## **Take some time:**

It is often advised to take some time between the first appointment and making any purchases. You need to make sure the advisor has considered a range of options for you. Take time to reflect on your options.

## MEETING THE ADVISOR



## **Understand the investment product terms:**

Ask the financial advisor to explain the investment product terms and fees to you. Make sure you understand the expected returns, minimum investment requirements, and any penalties or fees associated with the investment product. It's important to understand the risks associated with different investment products and how they fit into your overall investment plan.

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## MEETING THE ADVISOR

### **Apply for the investment product:**

Complete the investment product application process with the financial advisor. Make sure to provide all necessary information, including your investment goals, risk tolerance, and any other information required for the investment product application. The financial advisor may also ask you to complete a risk assessment questionnaire to determine your risk tolerance.

### **Review the investment product agreement:**

Review the investment product agreement carefully before signing it. Make sure you understand all of the terms and conditions, including the expected returns, minimum investment requirements, and any penalties or fees associated with the investment product. If you have any questions or concerns, ask the financial advisor to clarify them.

### **Monitor your investment:**

Monitor your investment regularly to ensure that you stay on track with your investment goals. Check your investment performance and any fees associated with the investment product. Make adjustments to your investment plan as needed. Stay in communication with your financial advisor to ensure that your investment plan continues to meet your needs.

In conclusion, applying for investment products as a d/Deaf person requires some preparation and assertiveness. By researching different investment products, determining your investment goals, finding a financial advisor, preparing necessary documents, communicating your needs, understanding investment product terms, asking questions, applying for the investment product, reviewing the investment product agreement, and monitoring your investment, you can apply for investment products and effectively manage your finances.

