Personal Financial Questionnaire

Strictly confidential

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Personal Details

	Client	Partner
Title / Surname		
Forename(s)		
Address		
Postcode		
Home telephone no.		
Mobile telephone no.		
Home Email address		
Nationality / residency		
Gender (male/female)		
Date of birth		
National Insurance no.		
Have you smoked in the last 12 months?	☐ Yes ☐ No ☐ Cigars only	☐ Yes ☐ No ☐ Cigars only
State of health		
Details		

YOUR WILL

	Client	Partner
Have you made a will?	☐ Yes ☐ No	☐ Yes ☐ No
If so, when was it last reviewed?		

FAMILY AND DEPENDANTS

Do you have any dependants? ☐ Yes ☐ No

Dependants name	Date of birth	Dependant of	Relationship	Reason for dependancy	Living at home
					☐ Yes ☐ No
					☐ Yes ☐ No
					☐ Yes ☐ No
					☐ Yes ☐ No
					☐ Yes ☐ No

OCCUPATION

	Client	Partner
Employment status		
Occupation		
Occupation description		
Are you a Controlling Director?	☐ Yes ☐ No	☐ Yes ☐ No
Business name		
Business address		
Business post code		
National Insurance no.		

Income and Expenditure

INCOME	Client	Partner
Gross Basic Annual Salary		
Bonus / commissions / overtime & allowances and other earned income		
Benefits in kind (P11D benefits)		
Total net relevant earnings		
Annual unearned income taxable		
Annual unearned income on savings (taxable at lower)		
Annual unearned income on investments		
Annual unearned income non taxable		
Gross annual income		
Monthly take home income		
Monthly amount allocated to joint expenditure		
Highest tax rate paid		
Do you anticipate any significant changes in income?	☐ Yes ☐ No	☐ Yes ☐ No

NOTES

EXPENDITURE	Client	Partner	Joint
Mortgage / rent / loans / o/draft / credit cards / bank charges			
Fixed utilities			
Insurance & savings (including contributions towards pensions, life assurance, critical illness, medical and income protection, house and contents insurance, share option scheme regular payments)			
Travel			
Spending money			
Other (specify)			
Total fixed monthly expenditure			
Monthly disposable income (total net monthly income less amount allocated to joint expenditure and total monthly expenditure)			

NOTES

Assets & Liabilities

SUMMARY OF CURRENT ASSETS

	Client	Partner	Joint
Property			
Investments			
Cash accounts (Bank / Building Society accounts, etc)			
Business shares (Private company shares, etc)			
Personal assets (Car, chattels, jewellery, etc)			
Other (specify)			
Total			

NOTES

LIABILITIES

	Client	Partner	Joint
Mortgage on private residence			
Mortgage on other property			
Bank loans			
Building Society loans			
Overdraft			
Hire purchase			
Other significant liabilities			
Capital expenditure expected			
Assets charged / encumbered			
Deeds of covenant			
Credit cards			
Store cards			
Other items			
Totals			

Please state approximate current values and use the notes space below if required.

NOTES

Requirements

	Client	Partner
Do you wish to save / invest for a particular purpose ?	Yes No	Yes No
If yes, please give details:		
LUMP SUM INVESTMENT		
Do you have a lump sum available for investment ?	Yes No	Yes No
If so, how much do you have to invest?		
What is the source of the funds available for investment ?		
How much capital should be retained for emergencies?		
Over what period do you wish to invest ?	years	years
Do you want access to the capital?	Yes No	Yes No
Do you want to invest for capital growth ?	Yes No	Yes No
For what purpose do you wish to use the capital?		
Will you accept capital volatility ?	Yes No	Yes No
Do you want to invest for income?	Yes No	Yes No
Amount of income required ?		
For what purpose do you require the income?		
Do you want the income to be guaranteed ?	Yes No	Yes No
Can you accept income volatility?	Yes No	Yes No
REGULAR SAVINGS		
Do you wish to save on a regular basis ?	Yes No	Yes No
Over what period do you wish to save ?	years	years
How much do you wish to save each month?	p.m.	p.m.
Attitude to risk *	1 2 3 4 5	1 2 3 4 5
Where you are investing for more than one purpose, are the various priorities recorded in the notes section?	Yes No	Yes No
NOTES		
Will these policies be written in trust?	Yes No	Yes No
Is the plan to be used to mitigate Inheritance Tax or Capital Gains Tax?	Yes No	Yes No
If yes, please provide details		

* 1 lowest 5 highest

ADDITIONAL INFORMATION

Existing Investment Contracts

Client

Provider	Plan type	Contract No.	Fund/s	Purpose	Effective	Maturity	Investment	
Total								

Partner

Provider	Plan type	Contract No.	Fund/s	Purpose	Effective	Maturity	Investment	
Total								

Record jointly held contracts under both the Client and

	Client	Partner
Would you like to review your existing investment / savings ?	☐ Yes ☐ No	☐ Yes ☐ No

If Yes, please give details:

Other Investment Assets (directly held)

Client

Contract type	Contract type	Purpose	Date valued	Value
Total value				

Partner

Contract type	Contract type	Purpose	Date valued	Value
Total value				

Liabilities

EXISTING LIABILITIES

Client

Lender	Loan type	Allocation of debt	Rate	Original	Current
Total					

Partner

Lender	Loan type	Allocation of debt	Rate	Original	Current
Total					

Record jointly held contracts under both the Client and Partner

Attitude to risk

CATEGORY	TYPE
1: Cautious Investor - Minimal Risk The invested capital will be guaranteed not to decrease in value but not necessarily readily accessible. The rate of return may or may not be guaranteed.	• Cash, bank and building society accounts, guaranteed income / growth bonds, National Savings certificates / Income bonds, Cash ISAs (TESSAs) and Life Annuities.
2: Fairly Cautious - Modest Risk For the investor where there may be some fluctuation in value and growth. However, these would be limited to guarantees built into the investment.	• With Profit Investment Bonds, stock market linked bonds, Friendly Society bonds (with profits), corporate bond ISA/PEPs
3: Medium Risk Suitable for the investor requiring long term growth or income but without offering guarantees. The value may rise and fall and the investor may not get back the amount invested.	• Capital Investment Bonds (managed funds), general unit trusts or oeics, general ISA/PEPs, Distribution Bonds
4: Fairly Adventurous Suitable for the investor requiring specialist equity funds where the probability of long term growth is inevitably balanced by the possibility of short / medium term losses. The value may rise and fall and the investor may not get back the amount invested.	• Capital Investment Bonds (specialist funds), unit trusts, oeics, ISA/PEPs (specialist funds)
5: Adventurous Suitable for the investor who already has a diversified portfolio and wishes to expose a small portion to adventurous investment.	• Investments in foreign currencies, options and derivatives, certain shares and emerging markets

	Client	Partner
Attitude to risk (1 lowest, 5 highest)	1 2 3 4 5	1 2 3 4 5

* 1 lowest 5 highest

If the existing investments differ or are at variance to stated risk profile of the client above please give explanation / comments, particularly with regard to differences of the past against future risk profiles.

Are you a;	Client	Partner
Professional Investor	☐ Yes ☐ No	☐ Yes ☐ No
Ordinary Investor	☐ Yes ☐ No	☐ Yes ☐ No
Experienced Investor	☐ Yes ☐ No	☐ Yes ☐ No
Business Investor	☐ Yes ☐ No	☐ Yes ☐ No

Notes

Client Declaration - please read carefully then sign and date below

confirm that have received an Initial Disclosure Document, business card, a Terms of Business Letter and a written statement of the service provided by

confirm that the information have provided is to the best of knowledge correct. have provided this information understanding that it is used to form the basis of any advice and recommendations made to and that   not under any obligation to take up any recommendations made.

understand that recommendations may be made which involve a regular financial commitment or the investment of capital. Accordingly, understand that must be sure of ability to meet that commitment having given consideration to all other expenditure, and the provision for any emergencies, which may require access to funds.

confirm that have requested advice only in the area of investment planning and have been advised that a full financial review is available from my adviser.   aware that any advice provided by adviser will be in this area only.

further declare that did not wish to disclose certain personal/financial information and   aware that this may prevent Adviser from being able to identify areas where it might have been appropriate to make recommendations, or, which could have an affect on any recommendations made. NOTE: please understand that we reserve the right to decline to give advice if full information is not provided.

N.B. Please understand that we reserve the right to decline to give advice if full information is not provided.

We will be storing the information from this document on Computer, which will be subsequently covered by the provisions of the data protection act, the purpose being to enable accurate advice to be offered to you. We may wish to write to you informing you of products or services available.

However, if you do not wish to benefit from this service, please tick the box

Client	Partner	Consultant
Name:	**Name:**	**Name:**
Signature:	**Signature:**	**Signature:**
Date:	**Date:**	**Date:**