Purposeful • Money

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Confidential Financial Review (Factfind).

Your investments can make a positive difference in the world, reflect your values, and bring you a return at the same time. But before we can even start thinking about that, we need to know a bit about the causes you'd like to support. Your reason(s) for doing things this way instead of the normal way. This information will help us to direct our advice in a more purposeful and relevant way. It will also help us build up knowledge of 'what people are looking for' so that we can push for meaningful changes at policy level, and within pension and investment funds.

Client Name(s)	
Adviser Name	

This questionnaire is designed to provide a financial adviser with information required by the Financial Services and Markets Act 2000. Periodically your adviser may need to confirm the information is correct. To ensure that suitable advice is provided and recommendations are based on sound information it is important that you answer as fully as possible where relevant.
Unless otherwise stated, we've got you down as a 'Retail Client'.

Basis of Advice

Which of the following best describes your knowledge and experience? Please Tick.

I have no knowledge of investments whatsoever.	
I have a reasonable knowledge of investments, and have purchased Investment/Pension contracts before. *If the products purchased fluctuated in value, have you been comfortable with this? Yes/No; If No, please provide further detail on the Additional Notes page*	
I have a strong knowledge of investments, and have purchased a range of Investment/Pension contracts before. I take an active interest in following investment markets and reviewing my financial plans. *If the products purchased fluctuated in value, have you been comfortable with this? Yes/No; If No, please provide further detail on the Additional Notes page*	

Basis of Advice *(continued)*

	Self	Partner
(1) Personal Retirement Planning		
I / We want to review my / our retirement provision.		
I / We want to consider my / our options at retirement.		
(2) Savings & Investment Advice		
I / We want to review my / our investment portfolio.		
I / We want to review my / our regular savings.		
(3) Occupational Pension Transfers		
I / We want to consider transferring deferred benefits from a previous occupational pension scheme.		

	Self		Partner	
Title / Sex				
Forename(s)				
Surname				
Known as / Salutation				
Date of Birth				
Marital Status				
National Insurance No. / UK Resident				
Home Address (Only complete 'Partner' details if different.)				
Home Telephone Number.				
Mobile Number				
E-mail address				
We will always communicate by email where possible for environmental reasons				
Do you foresee any changes to your personal circumstances?				
Do you have any medical conditions? If 'Yes', give full details on Notes page.				
Employment Status				
At what age do you intend to retire?				

Children and other Dependants (Partner / Grandchildren / Elderly dependants etc.)

Do you have any dependants?			Yes / No	
Name	**Date of Birth**	**Relationship**	**Financially dependent?**	**Sex**
1			Y/N	M / F
2			Y/N	M / F
3			Y/N	M / F

Occupation Details	Self	Partner
Main Occupation		
Secondary occupation		
Secondary job title		
Employer / Business Name		
Employer / Business Address		
Date started employment / Business?		
Gross Income per annum / Net Profit (if self-employed)		
Gross Benefits in Kind (P11d)		
Do you intend to change jobs?	Y/N	Y/N

Income Details	Self	Partner	Joint
Net monthly "take-home pay" / Net Drawings (if self-employed)	£	£	£
Net monthly part-time/secondary occupation income	£	£	£
Net monthly guaranteed commission / bonus / overtime	£	£	£
Net monthly pension income	£	£	£
Net monthly investment income	£	£	£
Other net monthly income	£	£	£
Total Net Monthly income	£	£	£
Highest rate of income tax?	%	%	%
Do you see your income changing in the near future?	Y/N	Y/N	Yes / No
Pay / Pension review date			

Outgoing Details	
Would you like to look at your monthly outgoings in detail? **(See Note 1 below)** If 'Yes', complete 'Detailed Breakdown of Outgoings'. If 'No', just complete the total boxes below.	Yes/No
Total Net Monthly Income	£
Total Monthly Committed Outgoings	£
Total Monthly Discretionary Outgoings	£
Disposable Monthly Income	£
Do you expect to see your outgoings change in the near future? If 'Yes', please provide details in Notes section below.	Yes / No

Assets	Self	Partner	Joint
Please list all policy numbers and values for the pensions, Investments (including ISAs) separately on the notes page.			
Home (Primary Residence) **(Note 1)**	£	£	£
Other Properties	£	£	£
Contents & Personal Effects	£	£	£
Personally Owned Vehicles	£	£	£
Business Interests	£	£	£
Current Account Balance	£	£	£
Building Society & Deposits	£	£	£
Stocks and Shares ISA	£	£	£
Cash ISAs	£	£	£
Investment Bonds	£	£	£
Premium bonds	£	£	£
Unit / Investment Trusts	£	£	£
Stock-Market Shares	£	£	£
Loan Stocks & Gilts	£	£	**£**
Total Assets (TA)	**£**	**£**	**£**
Liabilities			
Mortgages	£	£	£
Other Loan Amounts	£	£	£
Credit Card Balances	£	£	£
Store Card Balances	£	£	£
Overdraft Balance	£	£	**£**
Total Liabilities (TL)	**£0**	**£**	**£**

Summary of Assets & Liabilities	
Total Assets (TA)	£
Total Liabilities (TL)	£
Net Asset Position	**£**
Do you expect any of these to change in the near future? If 'Yes', please provide details on separate Notes page.	Y/N
Do you have loan protection on your liabilities? If 'Yes', please provide details on separate Notes page.	Y/N

Wills	Self	Partner
Do you have a will that reflects your current wishes?	Yes / No	Yes /No
If 'Yes', when was the will last reviewed?		
Would you like to review your Inheritance Tax liability	Yes / No	Yes / No

Retirement (Existing Pension Plans)	Self	Partner
Are you currently in an occupational pension scheme?	Yes / No	Yes / No
Are you eligible to join one, now or in the future?	Yes / No	Yes / No
If 'Yes', record the date when joined or when eligible?		
If 'No', but eligible, why have you not joined?		
Do you have any preserved occupational arrangements?	Yes / No	Yes / No
Are you currently contributing to any private pension arrangement?	Yes / No	Yes / No
What personal pension contribution have you made this tax year	£	£
What contribution has your employer made into your pension this year	£	£
Do you have any previous private pension arrangements?	Yes / No	Yes / No
Are you contracted out of the state pension scheme?	Yes / No	Yes / No
Have you had any previous benefit crystallisation events?	Yes / No	Yes / No
Transitional Protection Arrangements *Pensions simplification on 6th April 2006 introduced transitional protection arrangements; the implications need to be considered with both pension and protection clients.*		
Have you applied for enhanced protection?	Yes / No	Yes / No
Have you applied for primary protection?	Yes / No	Yes / No
If 'Yes', what is your personal lifetime allowance (as a percentage of the standard lifetime allowance)?		
Existing Savings & Investments		
Do you have any existing investments?	Yes / No	Yes / No
Do you have any existing regular savings?	Yes / No	Yes / No

Emergency Fund			
How much money do you need available for emergencies?	£	How much do you have?	£
Source of existing arrangements?		Additional amount required?	£

As prudent financial advisers we would suggest that you have ready access to the equivalent of a <u>minimum</u> of 3x your monthly expenditure.

Commitment to Amount	Lump Sum	Regular Contribution	Existing Investment/ Retirement Fund (2)
What amount are you prepared to commit towards reaching your financial goals?	£	£	
How long are you prepared to invest your money for?	Years	Years	Years
Source of Funds?			

Summary of Client needs (and further to the Basis of Advice pages): -

Need 1.

Need 2.

Need 3.

Need 4.

Need 5.

	Self	Partner
Signature		
Date		