

PERSONAL DETAILS		
	Self	Partner (If different)
Title		
First Name (s)		
Surname		
Maiden/Previous Name		
Date of Birth		
Gender		
Marital Status		
Nationality		
National Insurance No.		
Do you have a Will?		
Do you have LPA?		
Are you currently in good health?		
Are you a smoker?		
M. L. Compliance?	(Office use only)	(Office use only)
E. S. G. Issues?	(Office use only)	(Office use only)

ADDRESS		
	Self	Partner
Address		
Postcode		

CONTACT DETAILS		
	Self	Partner
Home Telephone		
Work Telephone		
Mobile		
Email		

CHILDREN (INCLUDING ADULT CHILDREN)				
'Related to' should be Self (S), Partner (P) or Both (B)				
Full Name	DOB	Gender	Related To	Dependent?
				Yes / No
				Yes / No
				Yes / No
				Yes / No

CURRENT EMPLOYMENT DETAILS		
	Self	Partner
Main Occupation		
Business Name		

INCOME DETAILS (please state net or gross)				
	Self		Partner	
	Amount (£)	Frequency	Amount (£)	Frequency
Basic Income				
Overtime				
Private Pension				
State Pension				
Investment Income				
Pre-tax Profit (Self-Employed)				
Rental Income				
Other				

EXPENDITURE	
I/We confirm that following regular expenditure, I/We have an excess income of approximately £_____per month and/or £_____as a lump sum.	
Estimate of essential living costs	£
Estimate of optional living expenses	£
Estimate of Total	£

Notes

LIABILITIES

It is often advisable to repay/reduce debt prior to making an investment or committing to a regular premium.

Do you have any liabilities?

Yes / No

Do you wish to consider repayment or reduction of any liabilities?

Yes / No

	Liability 1	Liability 2	Liability 3
Description			
Lender			
Owner (S,P,B)			
Amount Outstanding (£)			
Repayment Amount (£) (Monthly)			
Interest Rate (%)			
Repayment or Interest Only?			
Loan Term (Years) or Maturity date			

Notes

PROTECTION			
Do you or your partner have any cover in the event of death, ill health or incapacity etc? Yes / No			
Provider	Policy Type	Details	LOA?
			Yes / No

WORK BASED PROTECTION	
Detail of work group life cover	
Self:	
Partner:	
How long will your employer continue to pay your salary in the event of ill health?	
Self	
Partner	

Notes

RETIREMENT

In today's terms, how much do you anticipate you will need in retirement? Please express as £ or % of salary.

Self:

At age required:

Partner:

At age required:

DETAILS OF CURRENT & PAST WORK PENSION PLANS

Are you, or have you been, a member of a company pension scheme?

Self:

YES / NO

Partner:

YES / NO

If YES, please provide as much information below about your company pension as you can.

Provider	Details	LOA?
		Yes / No

DETAILS OF OTHER PENSION PLANS

Provider	Details	LOA?
		Yes / No

NOTES

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ESTATE PLANNING

If you have a current Will, please give details of the main financial provisions.

	Self	Partner
Main terms of the Will		
Executors (the person who will administer your Will)		
Have you made, or do you intend to make any gifts for inheritance tax purposes?		
Self:	YES / NO	
Partner:	YES / NO	
Do you expect to receive any gifts of inheritance?		
Self:	YES / NO	
Partner:	YES / NO	

Notes

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RISK PROFILE	Self	Partner
1. I would enjoy exploring investment opportunities for my money.	<ul style="list-style-type: none"> <input type="radio"/> I Strongly agree with this statement <input type="radio"/> I tend to agree with this statement <input type="radio"/> I neither agree nor disagree with this statement <input type="radio"/> I tend to disagree with this statement <input type="radio"/> I strongly disagree with this statement 	<ul style="list-style-type: none"> <input type="radio"/> I Strongly agree with this statement <input type="radio"/> I tend to agree with this statement <input type="radio"/> I neither agree nor disagree with this statement <input type="radio"/> I tend to disagree with this statement <input type="radio"/> I strongly disagree with this statement
2. I would go for the best possible return even if there were risk involved.	<ul style="list-style-type: none"> <input type="radio"/> Always <input type="radio"/> Usually <input type="radio"/> Sometimes <input type="radio"/> Rarely <input type="radio"/> Never 	<ul style="list-style-type: none"> <input type="radio"/> Always <input type="radio"/> Usually <input type="radio"/> Sometimes <input type="radio"/> Rarely <input type="radio"/> Never
3. How would you describe your typical attitude when making important financial decisions?	<ul style="list-style-type: none"> <input type="radio"/> Very adventurous <input type="radio"/> Fairly adventurous <input type="radio"/> Average <input type="radio"/> Fairly cautious <input type="radio"/> Very Cautious 	<ul style="list-style-type: none"> <input type="radio"/> Very adventurous <input type="radio"/> Fairly adventurous <input type="radio"/> Average <input type="radio"/> Fairly cautious <input type="radio"/> Very Cautious
4. What amount of risk do you feel you have taken with your past financial decisions?	<ul style="list-style-type: none"> <input type="radio"/> Very Large <input type="radio"/> Large <input type="radio"/> Medium <input type="radio"/> Small <input type="radio"/> Very Small 	<ul style="list-style-type: none"> <input type="radio"/> Very Large <input type="radio"/> Large <input type="radio"/> Medium <input type="radio"/> Small <input type="radio"/> Very Small
5. To reach my financial goal I prefer an investment which is safe and grows slowly but steadily, even if it means lower growth overall.	<ul style="list-style-type: none"> <input type="radio"/> I strongly agree with this statement <input type="radio"/> I tend to agree with this statement <input type="radio"/> I neither agree nor disagree with this statement <input type="radio"/> I tend to disagree with this statement <input type="radio"/> I strongly disagree with this statement 	<ul style="list-style-type: none"> <input type="radio"/> I strongly agree with this statement <input type="radio"/> I tend to agree with this statement <input type="radio"/> I neither agree nor disagree with this statement <input type="radio"/> I tend to disagree with this statement <input type="radio"/> I strongly disagree with this statement
6. I am looking for high investment growth. I am willing to accept the possibility of greater losses to achieve this.	<ul style="list-style-type: none"> <input type="radio"/> I strongly agree with this statement <input type="radio"/> I tend to agree with this statement <input type="radio"/> I neither agree nor disagree with this statement <input type="radio"/> I tend to disagree with this statement <input type="radio"/> I strongly disagree with this statement 	<ul style="list-style-type: none"> <input type="radio"/> I strongly agree with this statement <input type="radio"/> I tend to agree with this statement <input type="radio"/> I neither agree nor disagree with this statement <input type="radio"/> I tend to disagree with this statement <input type="radio"/> I strongly disagree with this statement
7. If you had money to invest, how much would you be willing to place in an investment with possible high returns but a similar chance of losing some of your money?	<ul style="list-style-type: none"> <input type="radio"/> All of it <input type="radio"/> More than half <input type="radio"/> Half <input type="radio"/> Less than half <input type="radio"/> Very little if any 	<ul style="list-style-type: none"> <input type="radio"/> All of it <input type="radio"/> More than half <input type="radio"/> Half <input type="radio"/> Less than half <input type="radio"/> Very little if any

<p>8. How do you think that a friend who knows you well would describe your attitude to taking financial risks?</p>	<ul style="list-style-type: none"> ○ Daring ○ Sometimes daring ○ A thoughtful risk taker ○ Careful ○ Very cautious and risk averse 	<ul style="list-style-type: none"> ○ Daring ○ Sometimes daring ○ A thoughtful risk taker ○ Careful ○ Very cautious and risk averse
<p>9. If you had picked an investment with potential for large gains but also the risk of large losses how would you feel:</p>	<ul style="list-style-type: none"> ○ Panicked and very uncomfortable ○ Quite uneasy ○ A little concerned ○ Accepting of the possible highs and lows ○ Excited by the potential for gain 	<ul style="list-style-type: none"> ○ Panicked and very uncomfortable ○ Quite uneasy ○ A little concerned ○ Accepting of the possible highs and lows ○ Excited by the potential for gain
<p>10. Imagine that you have some money to invest and a choice of two investment products, which option would you choose?</p>	<ul style="list-style-type: none"> ○ A product with a low average annual return but almost no risk of loss of the initial investment ○ A product with a higher average annual return but some risk of losing part of the initial investment ○ A mixture of low average annual return but almost no risk of loss and high average annual return but some loss 	<ul style="list-style-type: none"> ○ A product with a low average annual return but almost no risk of loss of the initial investment ○ A product with a higher average annual return but some risk of losing part of the initial investment ○ A mixture of low average annual return but almost no risk of loss and high average annual return but some loss
<p>11. I would prefer small certain gains to large uncertain ones</p>	<ul style="list-style-type: none"> ○ I strongly agree with this statement ○ I tend to agree with this statement ○ I neither agree nor disagree with this statement ○ I tend to disagree with this statement ○ I strongly disagree with this statement 	<ul style="list-style-type: none"> ○ I strongly agree with this statement ○ I tend to agree with this statement ○ I neither agree nor disagree with this statement ○ I tend to disagree with this statement ○ I strongly disagree with this statement
<p>12. When considering a major financial decision which statement BEST describes the way you think about the possible losses or the possible gains?</p>	<ul style="list-style-type: none"> ○ I'm excited about the possible gains ○ I'm optimistic about possible gains ○ I think about both the possible gains and losses ○ I am conscious of the possible losses ○ I worry about the possible losses 	<ul style="list-style-type: none"> ○ I'm excited about the possible gains ○ I'm optimistic about possible gains ○ I think about both the possible gains and losses ○ I am conscious of the possible losses ○ I worry about the possible losses

13. I want my investment money to be safe even if it means lower returns	<ul style="list-style-type: none"> <input type="radio"/> I strongly agree with this statement <input type="radio"/> I tend to agree with this statement <input type="radio"/> I neither agree nor disagree with this statement <input type="radio"/> I tend to disagree with this statement <input type="radio"/> I strongly disagree with this statement 	<ul style="list-style-type: none"> <input type="radio"/> I strongly agree with this statement <input type="radio"/> I tend to agree with this statement <input type="radio"/> I neither agree nor disagree with this statement <input type="radio"/> I tend to disagree with this statement <input type="radio"/> I strongly disagree with this statement
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How would you describe your attitude to investment risk?	Self	Partner
1. Risk Averse (equity exposure < 15%)	<input type="checkbox"/>	<input type="checkbox"/>
2. Defensive (equity exposure + - 25%)	<input type="checkbox"/>	<input type="checkbox"/>
3. Cautious / Moderate (equity exposure + - 40%)	<input type="checkbox"/>	<input type="checkbox"/>
4. Balanced (equity exposure + - 60%)	<input type="checkbox"/>	<input type="checkbox"/>
5. Adventurous (equity exposure + - 75%)	<input type="checkbox"/>	<input type="checkbox"/>
6. Aggressive (equity exposure > 90%)	<input type="checkbox"/>	<input type="checkbox"/>

	Self	Partner
Signature (S)		

