

<b>PERSONAL DETAILS</b>				
	<b>Self</b>		<b>Partner (If different)</b>	
Title				
First Name (s)				
Surname				
Maiden/Previous Name				
Date of Birth				
Gender				
Marital Status				
Nationality				
National Insurance No.				
Do you have a Will?				
Are you currently in good health?				
Are you a smoker?				
<b>ADDRESS</b>				
	<b>Self</b>		<b>Partner</b>	
Address				
Postcode				
<b>CONTACT DETAILS</b>				
	<b>Self</b>		<b>Partner</b>	
Home Telephone				
Work Telephone				
Mobile				
Email				
<b>CHILDREN (INCLUDING ADULT CHILDREN)</b>				
'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				
	Self		Partner	
	Amount (£)	Frequency	Amount (£)	Frequency
Basic Income				
Overtime				
Private Pension				
State Pension				
Investment Income				
Pre-tax Profit (Self-Employed)				
Rental Income				
Other				
SUMMARY OF ASSETS				
Ownership should be Self (S), Partner (P) or Both (B). Please note the actual estimated values.				
Property	Description	Value (£)	Owner (S,P,B)	
Main Home				
Property/Land				
Business Assets				
Other				
Cash				
Company	Ac Type	Ac No.	Value (£)	Owner (S,P,B)
Investments				
Company	Policy Type	Policy No.	Value (£)	Owner (S,P,B)
Shares				
Company	Value (£)	Ownership (S,P,B)		

**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

'Owner' should be Self (S), Partner (P) or Both (B)

Lender

Owner (S,P,B)

Account Number

Description e.g.  
Credit Card,  
Mortgage,  
Car Loan

Amount Borrowed (£)

Repayment or  
Interest Only?

Amount Outstanding  
(£)

Interest Rate (%)

Repayment Amount  
(£) (Monthly)

Loan Term (Years)

**NOTES**

**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	£
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Estimate of optional living expenses	£
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Estimate of Total	£
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**LIFE ASSURANCE PROTECTION – FAMILY, MORTGAGE & OTHER BORROWING/DEBTS**

Do you or your partner have any cover in the event of death and/or critical illness, including covering your mortgage?

Self	YES/NO
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Partner	YES/NO
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Life Assured	Provider	Policy No	LC or CI	S/A	Prem & Freq
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In the event of death/critical illness what would you like to happen?

How important is this to you?

Can you quantify:

Income needed per year?	
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How long would it be needed?	
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**INCOME PROTECTION**

Do you or your partner have any cover in the event of being unable to work due to ill health or incapacity?

Self:	Yes / No
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Partner	Yes / No
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Provider	Owner (S,P,B)	Policy Number	Deferred Period	Amount of Cover (£) pm	Premium (£)
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How long will your employer continue to pay your salary in the event of ill health?

Self	
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Partner	
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**WORK BASED PROTECTION**

	Detail of Benefit
Self:	
Partner:	

**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 EXISTING 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.

Company	Info

**DETAILS OF OTHER PENSION PLANS**

Plan	Info

**NOTES**

**ESTATE PLANNING**

Have you made a Will?

Self: YES/NO

Partner: YES/NO

If YES, please give details of the main financial provisions included if appropriate

	<b>Self</b>	<b>Partner</b>
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

**LASTING POWER OF ATTORNEY (LPA)**

Have you made lasting power of attorneys &amp; are they registered?

Self: YES/NO

Partner: YES/NO

**YOUR CONCERNS / OBJECTIVES**

Please detail the main reasons for seeking Financial Advice:

RISK PROFILE	Self	Partner
1. I would enjoy exploring investment opportunities for my money.	<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	<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.	<input type="radio"/> Always <input type="radio"/> Usually <input type="radio"/> Sometimes <input type="radio"/> Rarely <input type="radio"/> Never	<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?	<input type="radio"/> Very adventurous <input type="radio"/> Fairly adventurous <input type="radio"/> Average <input type="radio"/> Fairly cautious <input type="radio"/> Very Cautious	<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?	<input type="radio"/> Very Large <input type="radio"/> Large <input type="radio"/> Medium <input type="radio"/> Small <input type="radio"/> Very Small	<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.	<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	<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.	<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	<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?	<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	<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
8. How do you think that a friend who knows you well would describe your attitude to taking financial risks?	<input type="radio"/> Daring <input type="radio"/> Sometimes daring <input type="radio"/> A thoughtful risk taker <input type="radio"/> Careful <input type="radio"/> Very cautious and risk averse	<input type="radio"/> Daring <input type="radio"/> Sometimes daring <input type="radio"/> A thoughtful risk taker <input type="radio"/> Careful <input type="radio"/> 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"> <li><input type="radio"/> Panicked and very uncomfortable</li> <li><input type="radio"/> Quite uneasy</li> <li><input type="radio"/> A little concerned</li> <li><input type="radio"/> Accepting of the possible highs and lows</li> <li><input type="radio"/> Excited by the potential for gain</li> </ul>	<ul style="list-style-type: none"> <li><input type="radio"/> Panicked and very uncomfortable</li> <li><input type="radio"/> Quite uneasy</li> <li><input type="radio"/> A little concerned</li> <li><input type="radio"/> Accepting of the possible highs and lows</li> <li><input type="radio"/> Excited by the potential for gain</li> </ul>
<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"> <li><input type="radio"/> A product with a low average annual return but almost no risk of loss of the initial investment</li> <li><input type="radio"/> A product with a higher average annual return but some risk of losing part of the initial investment</li> <li><input type="radio"/> A mixture of low average annual return but almost no risk of loss and high average annual return but some loss</li> </ul>	<ul style="list-style-type: none"> <li><input type="radio"/> A product with a low average annual return but almost no risk of loss of the initial investment</li> <li><input type="radio"/> A product with a higher average annual return but some risk of losing part of the initial investment</li> <li><input type="radio"/> A mixture of low average annual return but almost no risk of loss and high average annual return but some loss</li> </ul>
<p>11. I would prefer small certain gains to large uncertain ones</p>	<ul style="list-style-type: none"> <li><input type="radio"/> I strongly agree with this statement</li> <li><input type="radio"/> I tend to agree with this statement</li> <li><input type="radio"/> I neither agree nor disagree with this statement</li> <li><input type="radio"/> I tend to disagree with this statement</li> <li><input type="radio"/> I strongly disagree with this statement</li> </ul>	<ul style="list-style-type: none"> <li><input type="radio"/> I strongly agree with this statement</li> <li><input type="radio"/> I tend to agree with this statement</li> <li><input type="radio"/> I neither agree nor disagree with this statement</li> <li><input type="radio"/> I tend to disagree with this statement</li> <li><input type="radio"/> I strongly disagree with this statement</li> </ul>
<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"> <li><input type="radio"/> I'm excited about the possible gains</li> <li><input type="radio"/> I'm optimistic about possible gains</li> <li><input type="radio"/> I think about both the possible gains and losses</li> <li><input type="radio"/> I am conscious of the possible losses</li> <li><input type="radio"/> I worry about the possible losses</li> </ul>	<ul style="list-style-type: none"> <li><input type="radio"/> I'm excited about the possible gains</li> <li><input type="radio"/> I'm optimistic about possible gains</li> <li><input type="radio"/> I think about both the possible gains and losses</li> <li><input type="radio"/> I am conscious of the possible losses</li> <li><input type="radio"/> I worry about the possible losses</li> </ul>
<p>13. I want my investment money to be safe even if it means lower returns</p>	<ul style="list-style-type: none"> <li><input type="radio"/> I strongly agree with this statement</li> <li><input type="radio"/> I tend to agree with this statement</li> <li><input type="radio"/> I neither agree nor disagree with this statement</li> <li><input type="radio"/> I tend to disagree with this statement</li> <li><input type="radio"/> I strongly disagree with this statement</li> </ul>	<ul style="list-style-type: none"> <li><input type="radio"/> I strongly agree with this statement</li> <li><input type="radio"/> I tend to agree with this statement</li> <li><input type="radio"/> I neither agree nor disagree with this statement</li> <li><input type="radio"/> I tend to disagree with this statement</li> <li><input type="radio"/> I strongly disagree with this statement</li> </ul>
<p><b>Signature (S)</b></p>		