



## CLIENT FACT FIND

### PERSONAL: MAIN DETAILS

	SELF	PARTNER
Title/Surname	Mr / Mrs / Miss / Ms / Dr	Mr / Mrs / Miss / Ms / Dr
First Names		
Home Address		
Post Code		
Moved In Date		
Home tel. no:		
Mobile no:		
Work no:		
Known as (report)		
Sex	Male/ Female	Male/ Female
Date of Birth		
Client Status	Full Advisory/ Execution Only/ Discretionary/ Mortgage/ Limited Advice: Pensions Protection Savings	Full Advisory/ Execution Only/ Discretionary/ Mortgage/ Limited Advice: Pensions Protection Savings
Marital Status	Married/ Single/ Divorced/ Separated/ Widowed/ Living Together	Married/ Single/ Divorced/ Separated/ Widowed/ Living Together
Dangerous Pursuits & Occupations		
Health & Notes	Good/ Some Problems/ Poor/ Many Problems	Good/ Some Problems/ Poor/ Many Problems
Smoker?	Yes/ No	Yes/ No
Consultant		Is Partner Financially Dependent? Yes/ No
Introducer		Are you happy to receive reviews and correspondence via email in the future? Yes <input type="checkbox"/> No <input type="checkbox"/>
Client Classification		Email address:
Key Points & Comments		

**CLIENT OBJECTIVES** 1 = Very High 2 = High 3 = Medium 4 = Low 5 = Very Low 6 = None 7 = Declined 8 = Not Relevant

	<b>Self:</b>		<b>Partner:</b>		<b>Joint:</b>	
	Priority	Comment	Priority	Comment	Priority	Comment
Business Planning						
Critical Illness						
Health Protection						
Inheritance Tax						
Investing a Capital Sum for Growth						
Investing a Capital Sum for Income						
Life protection						
Medical Cover						
Mortgage & Finance						
Pension & Retirement						
Savings & Investing						
Wills						
Equity Release/ Home Reversions						
Miscellaneous						
School Fees & Education Planning						
Expatriate Planning						

Nationality Details	British/	British/
Place of Birth		
Residence Details	UK/	UK/
Ordinary Residence	UK/	UK/
Domicile	UK/	UK/
Residential Status	Guest / Owner / Owner's Family / Tenant	Guest / Owner / Owner's Family / Tenant

**CHILDREN AND OTHER DEPENDANTS**

Number of Children					
First Names					
Surname					
Sex	Male/ Female	Male/ Female	Male/ Female	Male/ Female	Male/ Female
Known As					
Date of Birth					
Relationship					
Financially Dependant					

**BANK, TAX AND RETIREMENT DETAILS**

Bank or Building Society Cash Account		
Account Details		
Bank Sort Code		
National Insurance Number		
Tax Rate		
Tax District/Ref No		
Preferred Retirement Age		

**ADDRESSES**

Previous	Title:	Title:	Title:
	Contact:	Contact:	Contact:
	Address:	Address:	Address:

Business	Title:	Title:	Title:
	Contact:	Contact:	Contact:
	Company Name:	Company Name:	Company Name:
	Address:	Address:	Address:
	Phone:	Phone:	Phone:
	Mobile:	Mobile:	Mobile:
	Fax:	Fax:	Fax:

**CURRENT OCCUPATION**

Current Occupation		
Date Commenced Service		
Annual Income (Gross)		
Annual Income (Net)		
Income Last Updated		
Employment Status	Controlling Director / Director / Executive / Employed & Self Employed / Employee / Part Time / Partner / Retired / Salaried Partner / Self Employed / Senior Employee / Sole Trader / Unemployed	Controlling Director / Director / Executive / Employed & Self Employed / Employee / Part Time / Partner / Retired / Salaried Partner / Self Employed / Senior Employee / Sole Trader / Unemployed
Job Title		
Employer/Business Name		
Is your position likely to change?	Yes / No	Yes / No
Are you eligible to join your company scheme? If so, have you joined?	Yes / No / Not Applicable	Yes / No / Not Applicable
Other Income Details		

**INVESTMENTS (Bond, ISA, Unit Trusts, OEICS, other)**

Investment Type	ISA/ Unit Trust/ OIEC/ Stocks & Shares/ Other	ISA/ Unit Trust/ OIEC/ Stocks & Shares/ Other	ISA/ Unit Trust/ OIEC/ Stocks & Shares/ Other	ISA/ Unit Trust/ OIEC/ Stocks & Shares/ Other	ISA/ Unit Trust/ OIEC/ Stocks & Shares/ Other
Investment Name					
Owner	Self/Partner/Joint/ Trust/ Other	Self/Partner/Joint/ Trust/ Other	Self/Partner/Joint/ Trust/ Other	Self/Partner/Joint/ Trust/ Other	Self/Partner/Joint/ Trust/ Other
Reference/ Policy Number					
Expected Term					
Risk Category					
Start Date					
End Date					
Contribution					
Frequency					
Current Value					
Gross Annual Income					
Frequency of Income					
Taxable?					
Onshore?					
Is Savings Income?					
Comments & Notes					

Bond/Product Name					
Owner	Self/Partner/Joint/	Self/Partner/Joint/	Self/Partner/Joint/	Self/Partner/Joint/	Self/Partner/Joint/
Contract Number					
Expected Term					
Risk Category	Safe / Cautious / Medium / High / Speculative	Safe / Cautious / Medium / High / Speculative	Safe / Cautious / Medium / High / Speculative	Safe / Cautious / Medium / High / Speculative	Safe / Cautious / Medium / High / Speculative
Start Date					
End Date					
Death Benefit	Bid Value / Amount	Bid Value / Amount	Bid Value / Amount	Bid Value / Amount	Bid Value / Amount
Insured	Self / Partner / Self & Partner	Self / Partner / Self & Partner	Self / Partner / Self & Partner	Self / Partner / Self & Partner	Self / Partner / Self & Partner
Basis	Single / Joint First / Joint Last	Single / Joint First / Joint Last	Single / Joint First / Joint Last	Single / Joint First / Joint Last	Single / Joint First / Joint Last
Beneficiary					
Investment Type					
Comment					
Contribution					
Frequency					
Current Value					
Income Payments Months					
Surrender Value					
Estimated Maturity Value					
Onshore?					
Is Taxable Income Savings?					
Comments & Notes					

**SAVINGS ACCOUNTS (Building Societies, Bank Deposit, National Savings, Tessa's)**

Account Name			
Owner	Self / Partner / Joint / Trust / Children	Self / Partner / Joint / Trust / Children	Self / Partner / Joint / Trust / Children
Reference			
Expected Term			
Risk Category	Safe / Cautious / Medium / High / Speculative	Safe / Cautious / Medium / High / Speculative	Safe / Cautious / Medium / High / Speculative
Start Date			
End Date			
Interest Rate			
Interest Type	Combined / Fixed / Variable	Combined / Fixed / Variable	Combined / Fixed / Variable
Contribution			
Frequency			
Current Value			
Gross Annual Income			
Frequency of Income			
Income Payments Months			
Taxable?	Yes / No	Yes / No	Yes / No
Is Savings Income?	Yes / No	Yes / No	Yes / No
Comments & Notes			

**ASSETS**

Asset Group	Main Home/ Personal / Business / Business Property	Main Home/ Personal / Business / Business Property	Main Home/ Personal / Business / Business Property	Main Home/ Personal / Business / Business Property
Owner	Self / Partner / Joint	Self / Partner / Joint	Self / Partner / Joint	Self / Partner / Joint
Asset Type				
Value				
Acquisition Date				
Notes				

**Existing Mortgages**

Lender		
Borrower	Self / Partner / Joint	Self / Partner / Joint
Roll Number		
Mortgage Type		
Monthly Contribution		
Start Date		
End Date		
Gross Interest Rate		
Rate Type	Fixed / Flexible / LIBOR / Stabilised / Variable	Fixed / Flexible / LIBOR / Stabilised / Variable
Rate Options	Cap & Collar / Capped / Collar / Discounted	Cap & Collar / Capped / Collar / Discounted
Period for Rate Control (years, months)		
Redemption Penalty/ Cashback Details		
Redemption Penalty End Date		
Purchase Price		
Deposit		
Original Mortgage		
Outstanding Mortgage		



Outstanding Mortgage Date		
Security/Property Details	Main Residence / Second Property / Tenanted	Main Residence / Second Property / Tenanted
Redundancy etc Cover?	Yes / No	Yes / No
Assigned Policy Details		
Mortgage Options	Cashback / Equity Share / First Time Buyer / Foreign Currency	Cashback / Equity Share / First Time Buyer / Foreign Currency

### OTHER LOANS

Product Name				
Lender				
Borrower	Self / Partner / Joint	Self / Partner / Joint	Self / Partner / Joint	Self / Partner / Joint
Account Number				
Type of Loan	Bank / Lease / Hire Purchase / Other	Bank / Lease / Hire Purchase / Other	Bank / Lease / Hire Purchase / Other	Bank / Lease / Hire Purchase / Other
Monthly Repayment				
Start Date				
End Date				
Gross Interest Rate %				
Original Loan				
Outstanding Loan				
Purpose/Tax Relief Details				
Assigned Policy Details				
Redundancy etc Cover?	Yes / No	Yes / No	Yes / No	Yes / No

### FURTHER LIABILITIES

Overdraft				
Credit Card Balances				
Tax				
Guarantees				
Other Personal Liabilities				

**LIFE COVER: LUMP SUM BENEFITS & CRITICAL ILLNESS PLANS**

Product				
Policy Number				
Policy Holder	Self / Partner / Joint	Self / Partner / Joint	Self / Partner / Joint	Self / Partner / Joint
Insured				
Beneficiary				
Basis	Single / Joint first / Joint last	Single / Joint first / Joint last	Single / Joint first / Joint last	Single / Joint first / Joint last
Policy Number				
Policy Type				
Contribution				
Frequency	Monthly/ Annual/ Single	Monthly/ Annual/ Single	Monthly/ Annual/ Single	Monthly/ Annual/ Single
Start Date				
End Date				
Sum Assured				
Number of Years				
Purpose				
Plan Name				
In Trust/Assigned?	In Trust / Assigned / Neither	In Trust / Assigned / Neither	In Trust / Assigned / Neither	In Trust / Assigned / Neither
Estimated Maturity Surrender Value & Date				
Connected Policies				
Waiver of Premium?	Yes / No	Yes / No	Yes / No	Yes / No
Term Assurance Options				
Comments & Notes				

**INCOME BENEFITS & PERMANENT HEALTH INSURANCE (PHI)**

Product				
Policy Holder	Self / Partner / Joint / Employer / Employer pension scheme	Self / Partner / Joint / Employer / Employer pension scheme	Self / Partner / Joint / Employer / Employer pension scheme	Self / Partner / Joint / Employer / Employer pension scheme
Insured	Self / Partner / Self & Partner	Self / Partner / Self & Partner	Self / Partner / Self & Partner	Self / Partner / Self & Partner
Beneficiary	Self / Partner / Children / Lender / Business / Survivor	Self / Partner / Children / Lender / Business / Survivor	Self / Partner / Children / Lender / Business / Survivor	Self / Partner / Children / Lender / Business / Survivor
Basis	Single / Joint First	Single / Joint First	Single / Joint First	Single / Joint First
Policy Type				
Policy Number				
Contribution				
Frequency	Monthly/ Half Yearly / Annual / Single /	Monthly/ Half Yearly / Annual / Single /	Monthly/ Half Yearly / Annual / Single /	Monthly/ Half Yearly / Annual / Single /
Start Date				
End Date				
Annual Income				
Income Frequency				
Plan Name				
In Trust/Assigned?	In Trust / Assigned / Neither	In Trust / Assigned / Neither	In Trust / Assigned / Neither	In Trust / Assigned / Neither
Connected Policies				
Waiver of Premium?	Yes / No	Yes / No	Yes / No	Yes / No
Comments & Notes				

**PERSONAL PENSIONS, STAKEHOLDER & RETIREMENT ANNUITY CONTRACTS**

Product				
Policy Holder	Self / Partner	Self / Partner	Self / Partner	Self / Partner
Policy Number				
Policy Type	PP / GPP / RAP/ Stakeholder	PP / GPP / RAP/ Stakeholder	PP / GPP / RAP/ Stakeholder	PP / GPP / RAP/ Stakeholder
Start Date				
End Date				
Contribution				
Frequency				
Contribution Escalation Rate	AEI / LPI / RPI/ %	AEI / LPI / RPI/ %	AEI / LPI / RPI/ %	AEI / LPI / RPI/ %
Policy Status	Live / Paid Up / Proposed / Refunded / Retired / Transferred / Vested	Live / Paid Up / Proposed / Refunded / Retired / Transferred / Vested	Live / Paid Up / Proposed / Refunded / Retired / Transferred / Vested	Live / Paid Up / Proposed / Refunded / Retired / Transferred / Vested
Pension Mortgage?	Yes / No	Yes / No	Yes / No	Yes / No
Fund Link	Unit Linked / With Profit / Self Invested / Mixed	Unit Linked / With Profit / Self Invested / Mixed	Unit Linked / With Profit/ Self Invested / Mixed	Unit Linked / With Profit/ Self Invested / Mixed
If Unit Linked: Current Value				
If Protected Rights: Current Value				
Plan Name				
Contracted Out?	Yes / No	Yes / No	Yes / No	Yes / No
Retirement Age				
Return Of	Death Benefit Only / Fund / Premium no Interest / Premium with Interest	Death Benefit Only / Fund / Premium no Interest / Premium with Interest	Death Benefit Only / Fund / Premium no Interest / Premium with Interest	Death Benefit Only / Fund / Premium no Interest / Premium with Interest
Death Benefit in Trust or Death Benefit Amount				
Transfer Value				
Date of Value				
Connected Policies				
Waiver of Premium	Yes / No	Yes / No	Yes / No	Yes / No
Comments & Notes				

**OCCUPATIONAL PENSIONS**

Product				
Company				
Policy Holder	Self / Partner	Self / Partner	Self / Partner	Self / Partner
Policy Number				
Policy Type	DC / DB / Sec 32	DC / DB / Sec 32	DC / DB / Sec 32	DC / DB / Sec 32
Start Date				
End Date				
Contribution				
Frequency				
Contribution Escalation Rate				
Policy Status				
Fund Linked				
If Unit Linked:				
Current Value				
If Protected Rights: Current Value				
Plan Name				
Contracted Out?	Yes / No	Yes / No	Yes / No	Yes / No
Retirement Age				
Return Of				
Death Benefit in Trust or				
Death Benefit Amount				
Transfer Value				
Date of Value				
Type	60 <sup>th</sup> / 80 <sup>th</sup>	60 <sup>th</sup> / 80 <sup>th</sup>	60 <sup>th</sup> / 80 <sup>th</sup>	60 <sup>th</sup> / 80 <sup>th</sup>
Comments & Notes				

**GENERAL POLICIES (Buildings & Contents)**

Company Name				
Owner	Self / Partner / Joint / Children / Trust	Self / Partner / Joint / Children / Trust	Self / Partner / Joint / Children / Trust	Self / Partner / Joint / Children / Trust
Insured	Self / Partner/ Joint/ Children / Business Partner / Business /	Self / Partner / Joint / Children / Business Partner / Business	Self / Partner/ Joint/ Children / Business Partner / Business /	Self / Partner/ Joint/ Children / Business Partner / Business /
Beneficiary	Self / Partner / Joint / Children / Lender / None / Business /	Self / Partner / Joint / Children / Lender / None / Business /	Self / Partner / Joint / Children / Lender / None / Business /	Self / Partner / Joint / Children / Lender / None / Business /
Reference				
Product Type				
Contribution				
Frequency				
Premium Escalation				
Start Date				
End Date				
Cover				
Purpose				

**WILLS**

Have you made a Will?	Yes / No	Yes / No
Has client received the 'Why write a Will?' and 'What happens if you do not write a Will?' leaflets? If Yes: Where is the will kept?	Yes / No	Yes / No
	Accountant / Bank / Business / Home / Other / Solicitor	Accountant / Bank / Business / Home / Other / Solicitor
Date of Will		
Date of Last Review		

**ANTICIPATED EXPENDITURE: Monthly Outgoings**

	Self	Partner	Joint
Credit Cards			
Rent / Mortgages			
Regular Household Bills			
Essentials			
Holidays			
Loans			
Car / Travel			
Education / Child Fees			
Maintenance to Spouse / ex-Spouse			
Insurances			
Pensions			
Protection			
Other Expenditure			
Combined Household Bills			
<b>TOTAL EXPENDITURE</b>			
Does Income Cover Expenditure?			
Approximate Surplus Monthly Income			

**ATTITUDE TO RISK**

1	<p><b>Cautious</b> The Cautious investor is very sensitive to short-term losses. A Cautious investor's aversion to short-term losses could compel them to sell their investment and hold a zero risk investment instead if losses occur. Cautious investors would accept lower long-term return in exchange for smaller and less frequent changes in portfolio value. Analyzing the risk-return choices available, a Cautious investor is usually willing to accept a lower return in order to assure the safety of his or her investment.</p>
2	<p><b>Moderately Cautious</b> The Moderately Cautious investor is sensitive to short-term losses. A Moderately Cautious investor's aversion to losses could compel them to shift into a more stable investment if significant short-term losses occur. Analyzing the risk-return choices available, a Moderately Cautious investor is usually willing to accept somewhat lower returns in order to assure greater safety of his or her investment.</p>
3	<p><b>Moderate</b> The Moderate Investor is somewhat concerned with short-term losses and may shift to a more stable option in the event of significant losses. The safeties of investment and return are typically of equal importance to the Moderate investor.</p>

4	<b>Moderately Adventurous</b> The Moderately Adventurous Investor is willing to accept high risk and chance of loss in order to achieve higher returns on his or her investment. Significant losses over an extended period may prompt the Moderately Adventurous Investor to shift to a less risky investment.
5	<b>Adventurous</b> The Adventurous Investor aims to maximise long-term expected returns rather than to minimise possible short-term losses. An Adventurous Investor values high returns relatively more and can tolerate both large and frequent fluctuations through time in portfolio value in exchange for a higher return over the long term

**Attitude to Risk: Investments**

No Fall In Value and Very Limited Growth Potential

<b>Self</b>	1	2	3	4	5
<b>Partner</b>	1	2	3	4	5

Probable Greater Fluctuations With Higher Potential Long Term Growth

**Attitude to Risk: Regular Savings**

No Fall In Value and Very Limited Growth Potential

<b>Self</b>	1	2	3	4	5
<b>Partner</b>	1	2	3	4	5

Probable Greater Fluctuations With Higher Potential Long Term Growth

**Attitude to Risk: Pensions**

No Fall In Value and Very Limited Growth Potential

<b>Self</b>	1	2	3	4	5
<b>Partner</b>	1	2	3	4	5

Probable Greater Fluctuations With Higher Potential Long Term Growth

**Attitude to Risk: Protection**

No Fall In Value and Very Limited Growth Potential

<b>Self</b>	1	2	3	4	5
<b>Partner</b>	1	2	3	4	5

Probable Greater Fluctuations With Higher Potential Long Term Growth

**Attitude to Risk: Mortgages**

Certainty of Mortgage Being Repaid, but no Surplus at Maturity

<b>Self</b>	1	2	3	4	5
<b>Partner</b>	1	2	3	4	5

Possibility of Mortgage not being Repaid, but potential Surplus at Maturity

Notes



## Key Information about the type of Mortgage Applicable to You

We need to understand your requirements, attitudes and objectives to help us to provide you with a mortgage fitting your needs and relevant to your circumstances

Will your income change significantly within the foreseeable future?	Yes / No	
Will your expenditure change significantly within the foreseeable future?	Yes / No	
Do you have any plans to pay off some or all of the mortgage in the foreseeable future?	Yes / No	
Are you likely to move home within the mortgage term (other than this transaction)?	Yes / No	
<b>Please indicate the features most important to you</b>		
An upper limit on your mortgage costs for a specific period	Yes / No	
To fix your mortgage costs for a certain period	Yes / No	
Access to an initial sum (known as a cashback)	Yes / No	
Minimising your mortgage repayments in the early years	Yes / No	
No early settlement interest on full or part repayment	Yes / No	
No tie-in after a fixed, discounted or capped interest period	Yes / No	
No high percentage lending charge	Yes / No	
Speed of mortgage completion	Yes / No	
Ability to add fees to the loan	Yes / No	
Ability to vary the repayment amount or take repayment holidays	Yes / No	
Lowest total amount payable over a specific number of years?	Yes / No	
Are you concerned about the possibility of future interest rate movements?	Yes / No	
Do you want the certainty of your mortgage being repaid at the end of the term?	Yes / No	
Are you comfortable if all or part of your mortgage is repaid from the proceeds of an investment product, i.e. an endowment, ISA or pension?	Yes / No	
What is your attitude to the risk of repaying your mortgage?  Cautious = repayment  Adventurous = investment backed or split mortgage  Speculative = purchase on a pure interest only basis	Cautious  Adventurous  Speculative	
	Amount	Ref:
Loan Details		
Credit Card details		
CCJ/ Defaults		
Notes/ Mortgage Borrowing Requirements		

Accountant Details	

Solicitor Details	

Employer Details	

**Notes**

**Additional Questions for Investment/ Pension requirements**

Is it important for you to receive regular on-going advice in respect of your investments?

How often would you like to review your investments with your adviser? \_\_\_\_\_

Is it important to have your investments closely monitored to ensure the funds recommended remain suitable?

Is it important for you to review your attitude to risk on a regular basis?

Is it important to you that your funds remain within your risk profile in between reviews?

Are you likely to be using your CGT allowance?

Where you are currently looking to open one account, are you likely to be opening more in the future? \_\_\_\_\_

How important to you is it that you are able to see a complete picture of your wealth in one statement? \_\_\_\_\_

Are you likely to want to draw income from multiple pots?

**Attitude to Investment**

Which scenario would you prefer

To pay a higher price for the skills of an independent research company with the potential, but not guarantee to outperform benchmarks

To pay a lower price for a standard actively managed service or to track the benchmarks across an asset allocation models

Where an active strategy is implemented is it important for you to have your fund researched and reviewed by an independent research company?

Is it important for you to receive regular updates on your funds?

If a fund change is recommended would you prefer to authorise this (max 4 times a year) or would you prefer to give consent up front for fund switches (this may incur additional cost)

Do you have any specific views/requirements on where your funds are invested? \_\_\_\_\_

Would you want your investment selection to be restricted by a Product fund wrapper?

**NOTES**

Please rate the features below on their importance to you:

	Not of importance	Nice to have	Essential
Online access			
Consolidated statements			
Annual tax vouchers			
Income/interest statements			
CGT calculations			
Access to wide range tax efficient wrappers			
Unrestricted access to funds			
Ability to remain in risk profile between reviews			
Unbundled and clear charging structure			
Ability to change investment strategy without switch charges			
Ability to hold different asset types, e.g equities, passive investment			

**NOTES**

## DECLARATION

The information requested on this fact find is to ensure that the financial advice offered is appropriate to your personal circumstances. Failure to provide some information may lead to inappropriate advice being given. Not all of the information supplied will be essential for the advice given at the time. The information will be held on computer and may help form the basis of future advice.

Personal information contained in this Fact Find and information provided previously will be recorded on the computer files, maintained by ourselves and will be covered by the provisions of the Data Protection Act 1998.

\* I / We have read through this Fact Find and confirm that the information given is accurate and complete

**\* I / We understand that I / we have provided this information on the understanding that it will be used in the strictest confidence and that it does not place me/us under any obligation to take up any recommendation which may be made**

**\* I / We have received a Business card and the Client Agreement letter, Combined Initial Disclosure Document \* I / We confirm that my / our Attitude to Risk is as stated**

**\* I/We have withheld certain details and am /are aware that this may prevent the adviser from being able to provide the best possible advice from my /our circumstances**      Yes     No     (please tick)

Self:      Signed .....      Date .....

Partner: Signed .....      Date .....

Adviser: Signed .....      Date .....

### Focused Fact Find Sections

If any immediate needs have been identified, one or more of the following sections must be completed to identify specific objectives i.e. existing shortfalls etc.

Date Completed:

Mortgages    /    /    Protection    /    /    Pension Planning    /    /    Savings/Investments    /    /    Estate Planning  
/    /



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