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This Fact Find is designed to give us as much relevant information as possible about your overall personal situation; your financial and tax situation; any business interests; your attitude to risk; your insurances and pension provision and your financial objectives. We will then be in a position to make appropriate recommendations to you concerning your financial security and investment programme.

Your Financial Adviser will cover appropriate questions as part of your financial review. Depending on your circumstances not all the questions are going to be required/ additional questions may be required. Your adviser will happily complete any questions required with you at your appointment.

This information will be treated confidentially and will only be used for advising you on your financial affairs and for no other purpose. Where you accept our recommendations, the information will form part of our confidential client computer database and we are a registered user of such information under the Data Protection Act 1998.

Personal Details

	Self	Partner	Notes
Surname			
First Names			
Mr/Mrs/Miss/Ms/Dr/Rev/Other			
Marital Status			
Address		(If different)	
Post Code			
Tel No Home			
Tel No Work			
Mobile No			
Email Address			
Date of Birth			
Country of Residence			
Country of Domicile			
Planned Retirement Age			
National Insurance No			
Have you used tobacco products in last 12 months?			
General state of health			

Children and Dependants

Name	Sex	Age	Relationship

Details of any investments in force for children, or planned for them or their education

Financial Objectives

Lump sum investment for capital growth	✓	<input type="checkbox"/>
Lump sum investment to provide income		<input type="checkbox"/>
Regular investment for specific purpose		<input type="checkbox"/>
Review of existing investments		<input type="checkbox"/>
Funding for future retirement		<input type="checkbox"/>
Pension options for impending retirement		<input type="checkbox"/>
Mitigation of inheritance tax		<input type="checkbox"/>
Obtaining a mortgage or remortgage		<input type="checkbox"/>

Financial provision in the event of death	✓	<input type="checkbox"/>
Financial provision in the event of illness		<input type="checkbox"/>
Funding for care fees		<input type="checkbox"/>
Review of existing protection policies		<input type="checkbox"/>
General financial planning review		<input type="checkbox"/>
Other (please specify)		<input type="checkbox"/>

Notes

Your Will

Have you made a Will?
Briefly indicate main provisions

Self

Partner

Income Details

Self

Occupation (or Retired)	
Employed or Self Employed	
Employer's Name	
Earned Income/Drawings	£ pa gross/net
Dividend Income	£ pa gross/net
Interest Income	£ pa gross/net
State Pension received	£ pa gross/net
Other State benefits	£ pa gross/net
Private Pension received	£ pa gross/net
Other Income	£ pa gross/net
What are your objectives regarding your occupation?	

Partner

Occupation (or Retired)	
Employed or Self Employed	
Employer's Name	
Earned Income/Drawings	£ pa gross/net
Dividend Income	£ pa gross/net
Interest Income	£ pa gross/net
State Pension received	£ pa gross/net
Other State benefits	£ pa gross/net
Private Pension received	£ pa gross/net
Other Income	£ pa gross/net
What are your objectives regarding your occupation?	

Business Interests

Self

Name of your company/firm	
Nature of business	
Director/Partner/Principal	
Personal Shareholding	%
Approximate value of shareholding	£
Are your business premises owned or rented?	
What are your objectives regarding your business interests?	

Partner

Name of your company/firm	
Nature of business	
Director/Partner/Principal	
Personal Shareholding	%
Approximate value of shareholding	£
Are your business premises owned or rented?	
What are your objectives regarding your business interests?	

Outgoings Details

	Self	Partner	Joint	Notes
Mortgage/Rent	£ pm	£ pm	£ pm	
Household expenses	£ pm	£ pm	£ pm	
Credit cards	£ pm	£ pm	£ pm	
Bank loans/overdrafts	£ pm	£ pm	£ pm	
Hire purchase	£ pm	£ pm	£ pm	
Life/health insurance	£ pm	£ pm	£ pm	
Pension provision	£ pm	£ pm	£ pm	
Other substantial items	£ pm	£ pm	£ pm	
Total committed outgoings	£ pm	£ pm	£ pm	
Total discretionary outgoings	£ pm	£ pm	£ pm	
Total outgoings	£ pm	£ pm	£ pm	
Minimum needed if ill	£ pm	£ pm	£ pm	
Disposable income	£ pm	£ pm	£ pm	
If you expect your outgoings to change in the near future please give details				

The Family Home

Present value	£	Mortgage repaid on death of self/partner/either	
Ownership Self/Partner/Joint		Mortgage repaid on critical illness of self/partner/either	
Current mortgage	£	Please outline any plans to move house and an approximate timescale	
Mortgage Type: Repayment, Interest Only, Endowment		Would you consider moving your mortgage to reduce your outgoings?	
Mortgage term remaining	years		
Name of lender			
When do any penalties end?			

Liabilities

	Self	Partner
Loans not including mortgage above		
Other liabilities		

Other Property or Land Owned or Partly Owned

Present value	£	Mortgage repaid on death of self/partner/either	
Ownership Self/Partner/Joint		Mortgage repaid on critical illness of self/partner/either	
Current mortgage	£	Please outline any plans to purchase further property or land	
Mortgage Type: Repayment, Interest Only, Endowment			
Mortgage term remaining	years		
Name of lender			
When do any penalties end?			

Other Assets

	Self	Partner	Joint	Notes
Current Accounts				
Deposit Accounts				
PEPs				
Cash ISAs and former TESSAs				
National Savings				
Gilts				
Property Investment Shares				
Stocks and Shares				
Unit Trusts and OEICs				
Portfolio Service				
Stocks and Shares ISAs				
Investment Bonds				
Offshore Investment Bonds				
Guaranteed Income Bonds				
VCT and EIS Schemes				
Structured Products				
Valuable Possessions				
Other assets (describe)				

What are your current **short term** investment objectives (less than 5 years)?

What are your current **long term** investment objectives (5 years or more)?

Health Insurance Policies

	Self	Partner	Joint
Income Protection Benefit	£ pm	£ pm	
Insurance Company			
Deferred Period			
Cover to age			
Critical Illness Sum Insured	£	£	£
Insurance Company			
Level or reducing cover			
Policy term remaining			
Private Medical Insurance			
Single, couple or family cover			
Insurance Company			
Date of last claim			
Care Fees Funding Insurance			
Insurance Company			
Benefit	£ pm	£ pm	£ pm
Linked to Investment Bond?			

Life Insurance Policies

	Self	Partner	Joint	Notes
Policy 1 - Life Insured				
Insurance Company				
Sum on death	£	£	£	
Level or reducing cover				
Policy term remaining				
Held in trust?				
Original purpose of policy				
Policy 2 - Life Insured				
Insurance Company				
Sum on death	£	£	£	
Level or reducing cover				
Policy term remaining				
Held in trust?				
Original purpose of policy				
Policy 3 - Life Insured				
Insurance Company				
Sum on death	£	£	£	
Level or reducing cover				
Policy term remaining				
Held in trust?				
Original purpose of policy				
Policy 4 - Life Insured				
Insurance Company				
Sum on death	£	£	£	
Level or reducing cover				
Policy term remaining				
Held in trust?				
Original purpose of policy				
Policy 5 - Life Insured				
Insurance Company				
Sum on death	£	£	£	
Level or reducing cover				
Policy term remaining				
Held in trust?				
Original purpose of policy				
Policy 6 - Life Insured				
Insurance Company				
Sum on death	£	£	£	
Level or reducing cover				
Policy term remaining				
Held in trust?				
Original purpose of policy				

Occupational Pension Scheme

	Self	Partner	Notes
Is a scheme available?			
Are you a member?			
Name of Scheme			
Are benefits based on your contributions or your salary?			
Does your employer contribute?			
% You have to contribute			
% You additionally contribute			
Scheme retirement age			
Death in service cover is	times income	times income	
Contracted out of State Second Pension?			
List names of previous pension schemes transferred into this			
List names of previous occupational schemes where you still have benefits			

Private Pension Plans

	Self	Partner
Insurance Company		
Type of pension plan		
Amount you contribute	£ pa/pm	£ pa/pm
Approximate fund value	£	£
Insurance Company		
Type of pension plan		
Amount you contribute	£ pa/pm	£ pa/pm
Approximate fund value	£	£
Insurance Company		
Type of pension plan		
Amount you contribute	£ pa/pm	£ pa/pm
Approximate fund value	£	£
Insurance Company		
Type of pension plan		
Amount you contribute	£ pa/pm	£ pa/pm
Approximate fund value	£	£
What are your objectives concerning the level of your pension?		

Affordability

Notes

It is important to have an emergency fund available at all times so that your investment portfolio is not disturbed unnecessarily by an unforeseen, urgent need for cash. Please identify what accounts or investments you plan to use for your emergency fund and the minimum amount you will attempt to keep in them.

In considering how much you can afford to set aside for your planned increase in regular contributions to an investment, pension or protection plan, do you have any future plans which will put pressure on your ability to continue with such contributions? If so, please give an indication of these.

Other Professionals

Your Solicitor (name, address and contact)

Your Accountant (name, address and contact)

Other Documents

If you have **any existing investments** it would be helpful if we could have sight of the latest six monthly or annual statement for each of them.

If you have **any existing life assurance or health insurance plans** it would be helpful if we could have sight of the policy documents.

If you have any **existing pension plans** it would be helpful if we could have sight of the policy documents (if personal pensions) or the scheme booklets (if occupational pensions provided by an employer), together with the latest annual statement from the insurance companies or scheme trustees.

Further Information

If there is further information that you consider to be relevant to a proper assessment of your financial situation please include it here or attach a note to this form.

Attitude to Risk

Please **initial the box** which combines your attitude to risk and investment term

Description of Attitude to Risk	Self		Partner		Notes
	Up to 10 years	10 years plus	Up to 10 years	10 years plus	
Generally market aware and understands and is willing to accept a higher level of risk (including a small exposure to overseas markets) in return for the potential for higher returns in the longer term. Recognises that this may result in the value of the portfolio fluctuating, possibly significantly, in the short term.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Looking for a balance of risk and reward, and whilst seeking higher returns than might be obtained from a deposit account, recognise that this brings with it a higher level of risk and that the value of investment may fluctuate in the short term. Would feel uncomfortable if the overall value of investments were to fall significantly over a short period and would not be happy to see capital eroded.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Willing to accept a much higher level of risk (including a reasonable exposure to overseas markets) in return for the potential for higher returns in the longer term. Recognises that this may result in the value of the portfolio fluctuating, possibly significantly, in the short term. Aware that the risks are such that a significant percentage of the capital sum could be lost.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Looking for an investment where the value of capital should not fall in the short term and produces returns that are comparable with those from a high street deposit account, but have the potential for some long term growth. Would feel very uncomfortable if their investment rose and fell in value very quickly.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Looking for an investment which, while giving some potential for real returns, produces returns that are at least as good as those from a high street deposit account. A high level of security of their capital is a priority. Whilst recognising that investment values will change, would feel uncomfortable if their investments rose and fell in value very rapidly.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Please answer this question separately from the above					
Would you like any social, ethical or environmental issues to be taken into account when looking at your investments? Yes, No or Possibly.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Declaration

The information given in this Fact Find will be held and processed in accordance with the Data Protection Act 1998. The information may be used by us to provide you with details of products and investment opportunities which we consider suitable to your requirements.

This information has been provided on the understanding that it will be used in strict confidence and that it places me/us under no obligation to take up any suggested recommendations. I/we appreciate that if I/we have written 'not disclosed' in any section the advice I/we receive will necessarily be more limited than it might otherwise have been if a full disclosure of information were given.

	Self	Partner
Signature	<input type="text"/>	<input type="text"/>
Date	<input type="text"/>	<input type="text"/>

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ASC Adviser dealing	<input type="text"/>
Professional Introducer	<input type="text"/>

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