

Financial Planning Questionnaire

Date Completed: _____

PERSONAL AND FAMILY DETAILS

Surname

Forename(s)

Address

Telephone (home)

Telephone (work)

Telephone (mobile)

Email Address

Date Of Birth Health

Marital Status Smoker

Residence & Domicile

Occupation

Employer

NI Number

SPOUSE/PARTNER'S DETAILS

Surname

Forename(s)

Address

Telephone (home)

Telephone (work)

Telephone (mobile)

Email Address

Date Of Birth Health

Marital Status Smoker

Residence & Domicile

Occupation

Employer

NI Number

FAMILY DEPENDENT/CHILDREN'S DETAILS

Name	M/F	Relationship	Dependent?	Date Of Birth

ASSETS AND INVESTMENTS - Figures in: £ € \$

Current Value	Self	Partner/Spouse	Joint
House (main residence)			
Other Property			
Contents			
Personal Items			
Bank Accounts			
Building Society			
National Savings			
Quoted Shares			
CASH ISAs			
STOCK ISAs			
TOISAs			
Unit Trusts/Inv Trusts/OEICs			
Insurance Bonds			
Private Company Shares			
EIS/VCT			
Agricultural Property			
Life Policies (not in trust)			
Anticipated Inheritances			
Other			
Other			
Totals Assets			

MORTGAGES & OTHER LOANS

Type Of Borrowing	
Borrower (self/joint/partner)	
Amount	
Tax Relief (self)	
Tax Relief (spouse)	
Interest Rate	
Monthly Payment	
MIRAS?	
For Mortgage –	
Repayment	
Endowment	
Pension	
ISA	
Repayment Date	

Type Of Borrowing	
Borrower (self/joint/partner)	
Amount	
Tax Relief (self)	
Tax Relief (spouse)	
Interest Rate	
Monthly Payment	
MIRAS?	
For Mortgage –	
Repayment	
Endowment	
Pension	
ISA	
Repayment Date	

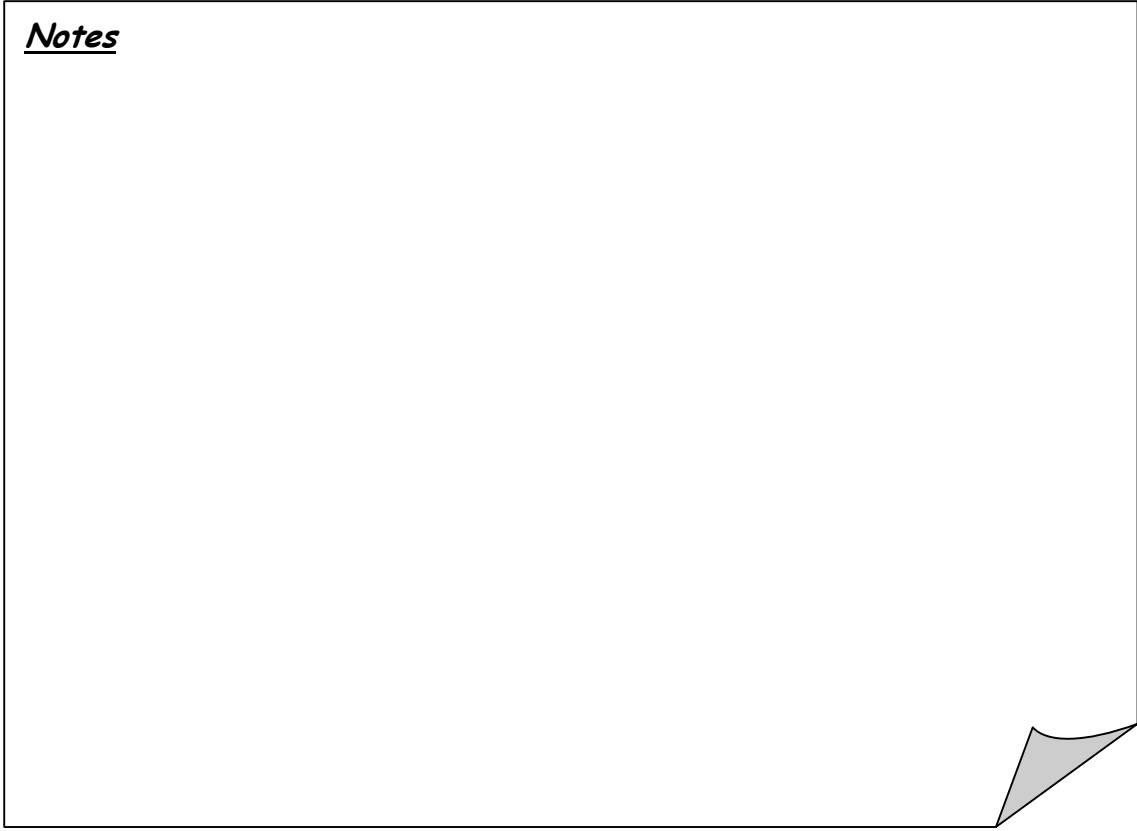
TOTAL NET WEALTH

	Self	Partner/Spouse	Joint
Totals Assets (previous page)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Less Liabilities	<input type="text"/>	<input type="text"/>	<input type="text"/>
Net Estate	<input type="text"/>	<input type="text"/>	<input type="text"/>

APPROXIMATE INCOME AND EXPENDITURE

Income (£s)	Self	Partner/Spouse
Salary	<input type="text"/>	<input type="text"/>
Bonus	<input type="text"/>	<input type="text"/>
Commission	<input type="text"/>	<input type="text"/>
Profits	<input type="text"/>	<input type="text"/>
State Pension	<input type="text"/>	<input type="text"/>
Company Pension	<input type="text"/>	<input type="text"/>
Other Pension	<input type="text"/>	<input type="text"/>
Taxable State Benefits	<input type="text"/>	<input type="text"/>
Non Taxable State Benefits	<input type="text"/>	<input type="text"/>
Bank Account Interest	<input type="text"/>	<input type="text"/>
Building Society Interest	<input type="text"/>	<input type="text"/>
Dividends (inc tax credit)	<input type="text"/>	<input type="text"/>
STOCK ISA Income	<input type="text"/>	<input type="text"/>
CASH ISA Income	<input type="text"/>	<input type="text"/>
Bond Withdrawals	<input type="text"/>	<input type="text"/>
Other Income	<input type="text"/>	<input type="text"/>
Benefits In Kind	<input type="text"/>	<input type="text"/>
Totals Net Income	<input type="text"/>	<input type="text"/>

Notes



APPROXIMATE INCOME AND EXPENDITURE

Expenditure (£s)	Self	Partner/Spouse
Housing Costs	<input type="text"/>	<input type="text"/>
Utility Bills (gas, water etc)	<input type="text"/>	<input type="text"/>
Council & Other Taxes	<input type="text"/>	<input type="text"/>
Food and Clothing	<input type="text"/>	<input type="text"/>
Transport	<input type="text"/>	<input type="text"/>
Recreation & Personal	<input type="text"/>	<input type="text"/>
Insurance & Savings	<input type="text"/>	<input type="text"/>
Pensions	<input type="text"/>	<input type="text"/>
Loan & Credit Card Payments	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	<input type="text"/>
Totals Net Income	<input type="text"/>	<input type="text"/>
Less Liabilities	<input type="text"/>	<input type="text"/>
Surplus Funds	<input type="text"/>	<input type="text"/>

Notes



RETIREMENT PLANS

Client

Spouse/Partner

At What Age Would You Like To Retire?	<input type="text"/>	<input type="text"/>
What Level Of Income Would You Like?	<input type="text"/>	<input type="text"/>
What Level Do Your Current Plans Give?	<input type="text"/>	<input type="text"/>
Shortfall	<input type="text"/>	<input type="text"/>

Pension Arrangements

Company Pension Arrangements 1

Name of Scheme	<input type="text"/>	<input type="text"/>
Final Salary Or Money Purchase	<input type="text"/>	<input type="text"/>
Contracted In Or Out	<input type="text"/>	<input type="text"/>
Date Joined Company	<input type="text"/>	<input type="text"/>
Date Joined Scheme	<input type="text"/>	<input type="text"/>
Years In Scheme	<input type="text"/>	<input type="text"/>
Normal Retirement Date	<input type="text"/>	<input type="text"/>
Employer Contribution (% or £)	<input type="text"/>	<input type="text"/>
Employee Contribution (% or £)	<input type="text"/>	<input type="text"/>
AVC's	<input type="text"/>	<input type="text"/>
Added Years	<input type="text"/>	<input type="text"/>
60ths or 80ths etc	<input type="text"/>	<input type="text"/>
Death In Service Benefits	<input type="text"/>	<input type="text"/>
Life Cover	<input type="text"/>	<input type="text"/>

Company Pension Arrangements 2

Name of Scheme	<input type="text"/>	<input type="text"/>
Final Salary Or Money Purchase	<input type="text"/>	<input type="text"/>
Contracted In Or Out	<input type="text"/>	<input type="text"/>
Date Joined Company	<input type="text"/>	<input type="text"/>
Date Joined Scheme	<input type="text"/>	<input type="text"/>
Years In Scheme	<input type="text"/>	<input type="text"/>
Date Left Scheme	<input type="text"/>	<input type="text"/>
Fund Value	<input type="text"/>	<input type="text"/>
Transfer Value	<input type="text"/>	<input type="text"/>
AVC's	<input type="text"/>	<input type="text"/>
Added Years	<input type="text"/>	<input type="text"/>
60ths or 80ths etc	<input type="text"/>	<input type="text"/>
Death In Service Benefits	<input type="text"/>	<input type="text"/>
Life Cover	<input type="text"/>	<input type="text"/>

GPP/ Stakeholder/PPP/Section 32 Arrangements 1

Name of Scheme		
Contracted In Or Out		
Employer Contribution (% or £)		
Employee Contribution (% or £)		
Date Joined Scheme		
Years In Scheme		
Normal Retirement Date		
Unused Relief		
Projected Fund (if known)		
Funding Assessment Required?		
Opt Out or Non Joiner?		
Life Cover		
In Trust?		
Funds Used		

GPP/ Stakeholder/PPP/Section 32 Arrangements 2

Type of Scheme		
Contracted In Or Out		
Employer Contribution (% or £)		
Employee Contribution (% or £)		
Date Scheme Effected		
Normal Retirement Date		
Unused Relief		
Projected Fund (if known)		
Funding Assessment Required?		
Opt Out or Non Joiner?		
Life Cover		
In Trust?		
Funds Used		

GPP/ Stakeholder/PPP/Section 32 Arrangements 3

Type of Scheme		
Contracted In Or Out		
Employer Contribution (% or £)		
Employee Contribution (% or £)		
Date Scheme Effected		
Normal Retirement Date		
Unused Relief		
Projected Fund (if known)		
Funding Assessment Required?		
Opt Out or Non Joiner?		
Life Cover		
In Trust?		
Funds Used		

ESTATE PLANNING

Client

Spouse/Partner

Have You Made A Will?

Date of Last Review

Client

Spouse/Partner

Main Provisions

Client

Spouse/Partner

Lifetime Gifts
(description,
type, to whom,
date of gift,
value, owner)

Client

Spouse/Partner

Beneficiaries

Details of any 'Powers of Attorney' - Enduring/Lasting/Welfare or Financial?

FINANCIAL OBJECTIVES

<u>Review</u>	<u>Cover Now</u>	<u>Cover At Next</u>
Protection For Dependents In the Event Of Death	<input type="text"/>	<input type="text"/>
Protection In The Event Of Sickness Or Disability	<input type="text"/>	<input type="text"/>
Inheritance Tax Planning	<input type="text"/>	<input type="text"/>
School Fees And Education Planning	<input type="text"/>	<input type="text"/>
Provision Of Income In Retirement	<input type="text"/>	<input type="text"/>
Increase Net Spendable Income	<input type="text"/>	<input type="text"/>
Investing For Capital Growth	<input type="text"/>	<input type="text"/>
Long Term Savings	<input type="text"/>	<input type="text"/>
Other:.....	<input type="text"/>	<input type="text"/>


Term Of Objectives

Over What Term Do You Wish To Aim To Achieve Your Objectives?

Short Term (i.e. up to five years)	<input type="text"/>
Medium Term (five to ten years)	<input type="text"/>
Long Term (over ten years)	<input type="text"/>

YOUR INVESTMENT EXPERIENCE

Please give full details of your previous investment experience



ATTITUDES TOWARDS RISK

FOR INVESTMENT AND SAVINGS

No Risk

You are not prepared to see any reduction whatsoever in the value of your investments. You are only prepared to put your money into investments such as cash or short term fixed interest securities where the return of capital is guaranteed. You understand and accept that the future purchasing power of your capital is likely to be lower over the long term than if you hold investments based on shares and property. You also accept that the income from cash deposits can move up and down, sometimes quite suddenly and that there will possibly be a loss of real value due to inflation erosion.

Low Risk

You are a cautious investor and would want a high proportion of your funds to be in cash based or other guaranteed investments. However you are prepared for some of your investments to be in funds where there may be a limited degree of fluctuation in values in return for prospects of modest long term growth.

Medium Risk

You are a more typical investor who wants some savings and investment in cash, mainly for possible short term needs. For the rest, you are prepared to see your investments fluctuate in return for a higher level of prospective growth in both income and capital. However, you would like to see a reasonable proportion of your investments in largely asset based investments such as with profit or managed funds. You may be prepared to put a very small part of your investments into higher risk funds where there is a small risk of loss.

Medium/High Risk

You want only the minimum level of cash deposits to cover short term needs. For the balance you are prepared to invest in asset based investments with very little in mixed funds such as with profit policies and managed funds. Your income requirements are relatively low and you can afford to take a long term view of well over ten years. You like the idea of investing a significant amount of capital outside the UK and are prepared to invest 10% to 20% of your financial assets in higher risk funds.

High Risk

You only want the minimum level of cash deposits to cover short term needs. For the balance you are prepared to invest in asset based investment with little or no managed fund or with profit fund investment. You are comfortable with investments in high risk funds, individual shares and even unlisted investments.

Overall Risk

I would like to have a range of risk profiles to make up my financial portfolio. Overall, the range should achieve an averaged risk level as marked above.

FOR PROTECTION ARRANGEMENTS

No Risk

In terms of providing protection, I have taken this to mean that you would prefer to use traditional guaranteed contracts where both the benefits and premiums are known at the outset of the contract. Costs at outset may be higher due to the guaranteed nature of the contracts.

Low Risk

In terms of providing protection, I have taken this to mean that you would prefer to use those products available on the market which are either guaranteed or where the costs are unlikely to greatly fluctuate. In other words, you are prepared to consider both contracts where both the benefits and the premiums are known at outset, and products where the benefits or the premiums or both may be lined to the insurance company claims experience. These may provide greater flexibility at lower cost than guaranteed products but may be subject to change.

Medium Risk

In terms of providing protection I have taken this to mean that you are prepared to consider a variety of options. These include traditional guaranteed contracts where both the benefits and premiums are known at outset, as well as products where they may be linked to the insurance company claims experience. Medium risk products are those where the benefits and premiums are linked to the claims and investment experience of the company although the fund would be a lower risk one. These products may provide greater flexibility at lower cost than guaranteed products but may be subject to change.

Medium/High Risk

In terms of providing protection I have taken this to mean that you are prepared to consider a variety of options. These include traditional guaranteed contracts where both the benefits and premiums are known at outset, as well as products where they may be linked to the insurance company claims experience. Medium/High risk products are those where the benefits and premiums are linked to the claims and investment experience of the company. The funds used may be either of medium or medium/high risk. Costs of cover may be low if investment performance is as assumed or better. If investment performance is poor, there may be a need to increase premiums or reduce cover.

High Risk

In terms of providing protection I have taken this to mean that you are prepared to consider a variety of options. These include traditional guaranteed contracts where both the benefits and the premiums are known at outset, as well as products where they may be linked to the insurance company claims and investment experience. The funds which may be used are either medium, medium/high or high risk. Costs of cover may be low if investment performance is as assumed or better. If investment performance is poor, there may be a need to increase premiums or reduce cover. We would also include within this section, contracts that are only suitable for clients who require the maximum protection but who are prepared to accept a high risk position in order to do this.

FOR INHERITANCE TAX ARRANGEMENTS

No Risk

In terms of Inheritance Tax planning I have taken this to mean that you wish to mitigate tax using only tried and tested arrangements and fund for liabilities on the same basis.

Low Risk

In terms of Inheritance Tax planning I have taken this to mean that you wish to mitigate tax using only tried and tested arrangements and fund for liabilities on the same basis.

Medium Risk

In terms of Inheritance Tax planning I have taken this to mean that you wish to mitigate and fund liabilities using tried and tested methods. You are also willing to consider gifting assets but place importance on maintaining overall financial security.

Medium/High Risk

In terms of Inheritance Tax planning I have taken this to mean that you are willing to consider most schemes available. You are also willing to make substantial lifetime gifts with the aim of reducing your liability.

High Risk

In terms of Inheritance Tax planning I have taken this to mean that you are willing to consider most schemes available. You are also willing to make substantial lifetime gifts with the aim of reducing your liability.

MARKETS/COMPANIES TO AVOID

Are There Any Investments Or Markets Where You Do Not Wish To Invest?

ETHICAL INVESTMENT

Views on ethical investment. Dark or Light Green Screening etc?

SHORT - MEDIUM - LONG TERM MONEY

If we segregated your investments into

Short Term: money that you need access to in next 0-5 Years

Medium Term: money that you need access to in next 5-10 Years

Long Term: money that you need access to in next 10 Years +

How would you like it to be split?

e.g. 30% Short, 30% Medium, 40% Long terms or say amounts

e.g. £50,000 Short, £100,00 Medium, £100,000 Long

Short	Medium	Long

TOLERANCE TO RISK & MARKET VOLATILITY

You have given your general attitude towards risk. We now wish to test your tolerance to that stated risk level.

If in 12 months time, investments markets have fallen. How much of a fall in value are you prepared to accept?

Short Money 0-5yrs	Medium Money 5-10yrs	Long Money 10yrs +
<input type="checkbox"/> 0% Deviation	<input type="checkbox"/> 0% Deviation	<input type="checkbox"/> 0% Deviation
<input type="checkbox"/> Up to 5% Deviation	<input type="checkbox"/> Up to 5% Deviation	<input type="checkbox"/> Up to 5% Deviation
<input type="checkbox"/> Up to 10% Deviation	<input type="checkbox"/> Up to 10% Deviation	<input type="checkbox"/> Up to 10% Deviation
<input type="checkbox"/> Up to 20% Deviation	<input type="checkbox"/> Up to 20% Deviation	<input type="checkbox"/> Up to 20% Deviation
<input type="checkbox"/> Up to 30% Deviation	<input type="checkbox"/> Up to 30% Deviation	<input type="checkbox"/> Up to 30% Deviation
<input type="checkbox"/> Up to 40% Deviation	<input type="checkbox"/> Up to 40% Deviation	<input type="checkbox"/> Up to 40% Deviation
<input type="checkbox"/> Up to 50% Deviation	<input type="checkbox"/> Up to 50% Deviation	<input type="checkbox"/> Up to 50% Deviation

OVERALL TOLERANCE FOR ALL MONEY

- 0% Deviation 5% Deviation 10% Deviation 20% Deviation
 30% Deviation 40% Deviation 50% Deviation

RECOMMENDATIONS MADE AND ACTION/QUOTES REQUIRED

Protection In The Event Of Death

Yes/No Details

SUGGESTED COST/COMMISSION/FEE £

Protection In The Event Of Sickness/Disability

Yes/No Details

SUGGESTED COST/COMMISSION/FEE £

Inheritance Tax Planning

Yes/No Details

SUGGESTED COST/COMMISSION/FEE £

Investment For Capital Growth or Income

Yes/No Details

SUGGESTED COST/COMMISSION/FEE £

Pension Provision

Yes/No Details

SUGGESTED COST/COMMISSION/FEE £

Increase Net Spendable Income

Yes/No Details

SUGGESTED COST/COMMISSION/FEE £

School Fees And Education Planning

Yes/No Details

SUGGESTED COST/COMMISSION/FEE £

Long Term Care Planning

Yes/No Details

SUGGESTED COST/COMMISSION/FEE £

UK Tax Planning and Other General Advice Areas

Yes/No Details

SUGGESTED COST/COMMISSION/FEE £

International Tax and Cross Border Investment & Pension Planning

Yes/No Details

SUGGESTED COST/COMMISSION/FEE £

Money MOT - Review of Existing Plans

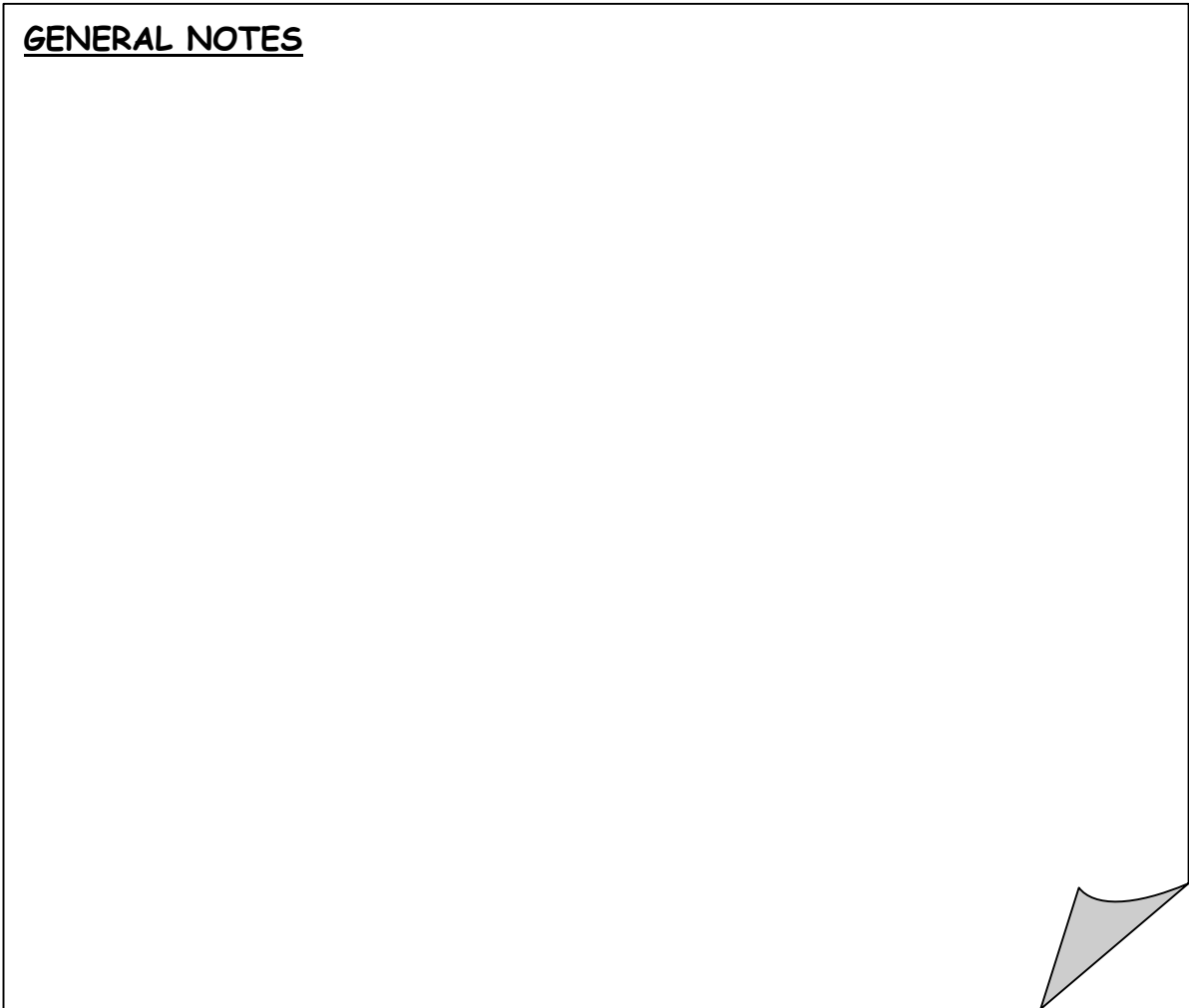
Yes/No Details

SUGGESTED COST/COMMISSION/FEE £

Useful Names And Addresses (e.g. other professional advisers)

Could Any Of Your Friends Or Relatives Benefit From Our Services?

GENERAL NOTES



Confirmation Of Accuracy

I/We confirm that the information shown on this form is an accurate recording of my/our circumstances. My/our objectives and attitude towards risk are also accurate. Where details have not been provided by me/us, or I/we have declined to provide information, the advice provided to you by Roberts Clark Independent Financial Solutions Limited will be restricted and will not take account of all my/our circumstances.

Signed Client:

Signed Partner:

Date:

Consultant Signature:

Consultant Name: