

# Your Information

## Private and Confidential

Client One:

Client Two:

Planner:

Date Completed:

My advice is based on the information contained within this document. If any details are incorrect, please let me know as this may impact on the suitability of the advice.

## Basic Details

	Client One	Client Two
Title		
First Name		
Surname		
Date of Birth		
Place Of Birth		
Mothers Maiden Name		
Age		
Gender		
Marital Status		
National Insurance No.		
Are you currently in good health? If No, please provide details in notes section		
Employment Status		
Occupation		
Employer		
What is your intended final retirement age?		
UK Domicile?		
UK Residency?		
Do you have any financial dependants?		

## Family And Dependants

Full Name	DOB	Age	Relationship	Dependant Of

## ID Verification

	Client One	Client Two
Original Driving Licence Seen		
Driving Licence Ref		
Microfiche Issue Date		
Microfiche number		
Original Passport Seen		
Country of Origin		
Passport ref		
Passport Expiry Date		
Electricity Bill Ref		
Home Visit		
Premises Entered		
Mortgage Statement Seen		
Council Tax Bill Seen		
Utilities Bill Seen		
Inland Revenue Tax Notification		

# Address

	Client One	Client Two
Address Line 1		
Address Line 2		
Address Line 3		
Address Line 4		
City / Town		
County		
Country		
Postcode		
Address Type		
Address Status		
From Date		

# Contact Details

Name	Tel/Email/Fax/Other	Detail	Preferred Contact

	Client One	Client Two
Please do not send me marketing information by mail	<input type="checkbox"/>	<input type="checkbox"/>
Please do not contact me by phone for marketing purposes	<input type="checkbox"/>	<input type="checkbox"/>
Please do not send me marketing information by e-mail	<input type="checkbox"/>	<input type="checkbox"/>
Please do not send me marketing information by SMS text, picture messaging or by any other personal means of contact apart from mail, telephone or email	<input type="checkbox"/>	<input type="checkbox"/>

# Advice Areas

Date of first interview	
Anybody else present at the interview?	
If Yes, please provide details	
<b>Protection</b>	
Do you currently have any unprotected liabilities?	
Is there anybody who would suffer financially in the event of your early demise or serious illness?	
Do you wish to receive advice in this area?	
<b>Mortgage</b>	
Are you purchasing a property?	
Are you remortgaging a property?	
Are you interested in using your property to produce capital income?	
Do you wish to receive advice in this area?	
<b>Retirement Planning</b>	
Do you currently have any pension provision for your retirement?	
Are you confident that this will provide you with the income you desire in retirement?	
Do you wish to receive advice in this area?	
<b>Savings and Investments</b>	
Do you currently make regular savings?	
Do you currently have any cash deposits that you don't need to access in the short term?	
Do you wish to receive advice in this area?	
<b>Estate Planning</b>	
Do you have a valid Will?	
Is it up-to-date?	
Do you wish to receive advice in this area?	

## Notes

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## Professional Contacts

Contact Type	Contact Name	Company Name	Address Line 1	Post Code	Telephone Number	Facsimile Number	Mobile Number	Email Address

# Risk Profile

1	I enjoy exploring investment opportunities for my money	<input type="checkbox"/> Strongly Agree <input type="checkbox"/> Agree <input type="checkbox"/> Uncertain <input type="checkbox"/> Disagree <input type="checkbox"/> Strongly Disagree
2	I would go for the best possible return even if there was risk involved	<input type="checkbox"/> Always <input type="checkbox"/> Usually <input type="checkbox"/> Sometimes <input type="checkbox"/> Rarely <input type="checkbox"/> Never
3	Compared to other people, how would you describe your typical attitude when making important financial decisions?	<input type="checkbox"/> Very adventurous <input type="checkbox"/> Fairly adventurous <input type="checkbox"/> Average <input type="checkbox"/> Fairly cautious <input type="checkbox"/> Very cautious
4	If I get bad financial news I will tend to worry about it more than most people would in the same situation	<input type="checkbox"/> Strongly Agree <input type="checkbox"/> Agree <input type="checkbox"/> Uncertain <input type="checkbox"/> Disagree <input type="checkbox"/> Strongly Disagree
5	Compared to others, what amount of risk have you taken with your past financial decisions?	<input type="checkbox"/> Very large <input type="checkbox"/> Large <input type="checkbox"/> Medium <input type="checkbox"/> Small <input type="checkbox"/> Very small
6	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="checkbox"/> Strongly Agree <input type="checkbox"/> Agree <input type="checkbox"/> Uncertain <input type="checkbox"/> Disagree <input type="checkbox"/> Strongly Disagree
7	I am looking for high investment growth. I am willing to accept the possibility of greater losses to achieve this	<input type="checkbox"/> Strongly Agree <input type="checkbox"/> Agree <input type="checkbox"/> Uncertain <input type="checkbox"/> Disagree <input type="checkbox"/> Strongly Disagree
8	An investment that has the potential to make a lot of money will usually also have a greater risk of losing money. How much of the money that you have to invest would you be willing to place in an investment with potential high returns but with an equal element of risk?	<input type="checkbox"/> All of it <input type="checkbox"/> More than half <input type="checkbox"/> Half <input type="checkbox"/> Less than half <input type="checkbox"/> None
9	How would a close friend describe your attitude to taking financial risks?	<input type="checkbox"/> Daring <input type="checkbox"/> Sometimes daring <input type="checkbox"/> A thoughtful risk taker <input type="checkbox"/> Careful <input type="checkbox"/> Very cautious and risk averse
10	If you had picked an investment with potential for large gains but also the risk of large losses how would you feel	<input type="checkbox"/> Panicked and very uncomfortable <input type="checkbox"/> Quite uneasy <input type="checkbox"/> A little concerned <input type="checkbox"/> Accepting of the possible highs and lows <input type="checkbox"/> Excited by the potential for gain
11	Imagine that you have some money to invest and a choice of two investment products, what annual average return and what annual risk of loss would you be prepared to accept?	<input type="checkbox"/> 4% return and minimal risk of loss <input type="checkbox"/> 9% return and possible 10% loss <input type="checkbox"/> A mixture of the above
12	I would prefer small certain gains to large uncertain ones	<input type="checkbox"/> Strongly Agree

		<input type="checkbox"/> Agree <input type="checkbox"/> Uncertain <input type="checkbox"/> Disagree <input type="checkbox"/> Strongly Disagree
13	When considering a major financial decision which statement MOST describes the way you think about the possible losses or the possible gains?	<input type="checkbox"/> I'm excited about the possible gains <input type="checkbox"/> I'm optimistic about possible gains <input type="checkbox"/> I carefully consider both the possible gains and losses <input type="checkbox"/> I am conscious of the possible losses <input type="checkbox"/> I worry about the possible losses
14	I want my investment money to be safe even if it means lower returns	<input type="checkbox"/> Strongly Agree <input type="checkbox"/> Agree <input type="checkbox"/> Uncertain <input type="checkbox"/> Disagree <input type="checkbox"/> Strongly Disagree
<b>Generated Risk Profile</b>		-
Do you agree with the generated Risk Profile?		

## Income Details

	Client One	Client Two
Total Gross Annual Earnings or Net Relevant Earnings		
Highest rate of income tax paid (%)		

Owner	Category	Description	Total Net Monthly Income	Frequency

Total Net Monthly Income \_\_\_\_\_

Total Net Monthly Income \_\_\_\_\_

## Expenditure Details

Description	Amount	Frequency
Total Household Expenditure		
Mortgage		
Rent		
Council Tax		
Gas		
Electricity		
Water		
Telephone		
Food and Living Expenses		
TV/Satellite/Internet		
Life Assurance/Pension Plans		
Personal Loans		
Credit Cards		
Car & Travelling Expenses		
General Insurance Premiums		
Holidays		
School Fees		
Other Expenditure		

## Affordability

Total Net Monthly Income	
Total Monthly Expenditure	
Total Monthly Disposable Income	
Agreed Monthly Budget	
Agreed single amount for investment	
Source of Investment Funds	
Amount of Emergency Fund Required	
Are these funds available without penalty?	
Is income or expenditure expected to change over the next 12 months?	
Please provide details	
Additional Notes	







## Next Steps (Protection)

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Do you Require a Mortgage?	<input type="checkbox"/>

## Mortgage Requirements

Owner	Client Type	Loan Purpose	Repayment Method	Plan Purpose	Price/Valuation	Deposit/Equity	Loan	LTV	Term(years)	Employment Type	Current Provider	Ex Patriate	Foreign Citizen	Full Status	Self Cert	Calculate true cost over term

## Additional Expenses

Additional Expenses	Amount

## Credit History

Have you ever had a CCJ/Default?	
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## CCJs/Default's

Type	Date Registered	Amount Registered	Date Satisfied	Applicant 1	Applicant 2

Have you ever been in Arrears?	
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## Arrears

Date of First Arrears	No of Consecutive Payments Missed	Do you have any outstanding arrears	No of Payments Still in Arrears	Date of Clearance	Arrears will be Cleared Before Completion	Applicant 1	Applicant 2

Have you ever had property Repossessed?	
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## Repossessions

Date of Repossession	Name of Lender	Debt Still Outstanding	Applicant 1	Applicant 2

Have you ever been Bankrupt/IVA?	
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# Bankruptcy

Are you Discharged?	Date of Discharge	Applicant 1	Applicant 2

# IVA

Is the IVA Current?	Years Maintained	Date of Discharge	Applicant 1	Applicant 2

# Preferences

Is your expenditure likely to change significantly within the foreseeable future?	
Income Timescale	
Expenditure Timescale	
Might you redeem part or all of your mortgage in the foreseeable future?	
<b>Which of the following are important to you?</b>	
Avoid uncertainty of interest rate changes	
Fixing Mortgage Payments for a certain period	
Paying an upper limit on mortgage payments in the early years	
Minimising mortgage payments in the first few years in the form of a tracker, discount or stepped rate	
No higher lending charge	
Speed of completion	
Ability to add fees to the loan	
Ability to vary repayment charges	
Ability to vary monthly payments or pay lump sums off mortgage without penalty	
Overpayments without penalty	
Underpayments	
Payment Holiday	
To link your mortgage to a savings or current account	
Free legal fees	
No valuation fee	
Valuation Refunded	
No arrangement or booking fee	
Access to initial sums('cash back')	
Preference to a particular lender	<input type="checkbox"/>
Unsecure borrowings	<input type="checkbox"/>
Additional borrowings without further approval	<input type="checkbox"/>
Free legal fees	<input type="checkbox"/>
Not Stepped?	<input type="checkbox"/>
Offset Mortgage	<input type="checkbox"/>
Borrow back	<input type="checkbox"/>
Credit Card	<input type="checkbox"/>
Other	<input type="checkbox"/>
Fees refunded on completion	<input type="checkbox"/>
Portable	<input type="checkbox"/>
Additional Notes	

# Mortgage Attitude To Risk

<b>Clients attitude to risk</b>	
Are you concerned about the possibility of future interest rate changes?	
Do you want the certainty of the mortgage being repaid at the end of the term?	
Are you comfortable if all or part of the mortgage is repaid from the proceeds of an investment vehicle such as an endowment policy, ISA or pension?	
I do not wish any early redemption charge	
I do not wish any early redemption overhang	
The maximum early redemption period I would accept is	
Have you any other requirements or comments you would like to make	

# Existing Mortgage Details

Do you have an existing mortgage?														
How many mortgage commitments do you have?														

Owner	Provider	1st Line of Property Address	Repayment Method	Loan Amount	Interest Only Element	Repayment Element	Mortgage Type	Feature Expires	Is the loan subject to Redemption Penalty?	Redemption Amount	Redemption End Date	Are you prepared to pay the Redemption?	Status	Self Cert	Non Status

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# Equity Release

Do you want to release equity?	
Would you consider reducing your ownership for greater flexibility?	
Do you have any existing equity release policies?	

Owner	Provider	1st Line of property address	Plan Number	Plan Purpose	Repayment Method	Amount Released	Start Date	End Date	Interest Rate (if known)	Linked To Asset

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# Property to be Mortgaged

Is the subject property the client(s) existing residential property	
Select Address	
Address Line 1	
Address Line 2	
Address Line 3	
Address Line 4	
City/Town	
County	
Country	
Post Code	
House Type	
Property Type	
Tenure Type	
Property Status	
Other Property Status	
Construction	
<b>Other information</b>	
Has the property been extended?	
Year Built	
Ground Rent	
Service Charge	
<b>Property Features</b>	
Bedrooms	
Dining Rooms	
Additional Rooms	
Kitchens	
Bathrooms	
Toilets	
No. of floors	
What floor in the block	
Approx no. of flats in block	
Single Garages	
Double Garages	
Conservatory	
Brick/Stone	
Tile/Slate	
Self Build	
Commercial	
Agricultural Tie	
Link to Asset	
Link to liability	
Roof	
Walls	

# Building and Contents

Do you want to review your buildings insurance cover?	
Do you wish to review your contents insurance cover?	
Does your property have insurance approved door and window locks?	
Do you have a burglar alarm?	
Have you made any claims on a home insurance policy in the last 5 years?	
Select Address	
Number of bedrooms	
Year built	
<b>Cover Required</b>	
Amount of cover	
Amount of excess	
Include accidental cover	
Do you have any existing building and/or contents insurance	

Owner	Insurance Type	Provider	Amount of Cover	Monthly Cost	Start Date	Renewal Date	Accidental damage included ?	Amount of excess	Include accidental cover	Include personal possessions	Away from the home	Linked to Asset

# Checklist

1. The different types of products and interest rate arrangements that might meet your customer's future needs( including what your customers future repayments will be after a concessionary scheme).	<input type="checkbox"/>
2. The main repayment methods available.	<input type="checkbox"/>
3. For mortgages based in part or in full on an interest only basis:-	<input type="checkbox"/>
a. The various methods available for repayment of the loan.	<input type="checkbox"/>
b. The consequences of failing to make suitable arrangements for the repayment of the mortgage.	<input type="checkbox"/>
c. Confirm that it is the customer's responsibility to ensure that a repayment vehicle is maintained for the duration of the mortgage.	<input type="checkbox"/>
4. The consequences should they repay the mortgage early.	<input type="checkbox"/>
5. Related insurances.	<input type="checkbox"/>
6. The customer's responsibility to ensure that all necessary forms of insurance relating to the property and mortgage are in place.	<input type="checkbox"/>
7. Explain that certain insurances may be a condition of the mortgage.	<input type="checkbox"/>
8. All costs and fees associated with the mortgage.	<input type="checkbox"/>
9. Whether or not the terms and conditions of the mortgage product are portable in the event of moving house.	<input type="checkbox"/>
10. Explain when the customer's account details may be passed to a credit reference agency.	<input type="checkbox"/>
11. Explain what a higher lending charge is.	<input type="checkbox"/>
12. The possible consequences for the customer's mortgage should their personal circumstances change (e.g. accident, sickness, redundancy) and the options open to them e.g. Mortgage Payment Protection	<input type="checkbox"/>
13. Joint applications - concept of joint and several liability.	<input type="checkbox"/>
14. The implications of adding fees and costs to the loan / or of debt consolidation	<input type="checkbox"/>

## Objectives (Retirement)

Objective	Target Amount	Start Date	Target Date	Regular Immediate Income

**Goals / Needs**

	Client One	Client Two
What is your required annual net income in retirement (in today's money)?		

# Existing Pension Provision

Does your employer currently operate a pension scheme?		
Are you a member?		
Are you or will you become eligible to join?		
When will you become eligible to join?		
If there is an employer's pension scheme for you to join but you have not done so, why is this?		
Do you have any existing final salary schemes?		
Do you have any existing money purchase schemes?		
	<b>Client One</b>	<b>Client Two</b>
Are you contracted out of the Second State Pension?		





## Next Steps (Retirement Planning)

Objective	Target Amount	Start Date	Target Date	Regular Immediate Income	Reason For Change	Risk Profile

Next Steps

## Objectives (Investment)

Objective	Target Amount	Start Date	Target Date	Regular Immediate Income

Goals / Needs





## Next Steps (Savings & Investments)

Objective	Target Amount	Start Date	Target Date	Regular Immediate Income	Reason For Change	Risk Profile

Next Steps

## Estate Planning

Goals / Needs

	Client One	Client Two
What is the broad content of your will?		
Client 1 Total Assets (including all Savings and Investments)		
Client 2 Total Assets (including all Savings and Investments)		
Joint Total Assets (including all Savings and Investments)		
Have you made any gifts of capital in the last 7 years?		
Have you made any gifts during the current and previous tax years i.e. used annual exemption?		
Are you making any regular gifts out of income?		

## Next Steps (Inheritance Tax & Estate Planning)

## Additional Notes

Client One	Client Two

# Declaration

Date Client Agreement / SCDD Given	
Client Agreement / SCDD Version	
Key facts about cost of services	
Key facts about services	
Date Fact Find Completed	
Date ID/ML Checked	
Date Declaration Signed	

# Our Acknowledgements




## Using Personal Information

**Who is using your information?** BALPA Financial Solutions Ltd will be storing information from this document on computer and may wish to write to you informing you of other products or services.

Any member of BALPA Financial Solutions Ltd may have access to, hold or use your personal information (as referred to below). Members of BALPA Financial Solutions Ltd may disclose information or data relating to you to other members of BALPA Financial Solutions Ltd. By signing below you consent to such disclosures. You can ask the Company for a complete and up to date list of the members of BALPA Financial Solutions Ltd at any time.

**How and why do we hold personal information?** BALPA Financial Solutions Ltd may keep information that you give to a member of BALPA Financial Solutions Ltd, or that a member of BALPA Financial Solutions Ltd finds out through its dealings with you, in various ways. This includes holding information on BALPA Financial Solutions Ltd's shared computer systems, which information will be accessible by all of BALPA Financial Solutions Ltd. BALPA Financial Solutions Ltd will use this information for the purpose of providing services to you, to assess and analyse (credit scoring, market and product analysis), to review, improve and develop the services we offer and to give you relevant information through our marketing programme. BALPA Financial Solutions Ltd will also give you information (by post, telephone, e-mail or otherwise) about BALPA Financial Solutions Ltd products and services which may interest you unless you tell us you do not want to receive this information (referred to in this document as 'marketing information').

Please tick the relevant box(es) only if you do not want to receive marketing information:

- |   |  |                          |
|---|--|--------------------------|
|    | Please do not send me marketing information by mail      | <input type="checkbox"/> |
|    | Please do not send me marketing information by e-mail    | <input type="checkbox"/> |
|  | Please do not contact me by phone for marketing purposes | <input type="checkbox"/> |

Subject to this, any member of BALPA Financial Solutions Ltd may contact you by post, phone or e-mail, or in any other way a member feels is appropriate. Copies of the proposal forms and other documentation may also be held. These may contain sensitive personal data as defined by legislation e.g. health details. Sensitive personal data will only be used to provide and administer the services or products applied for. By signing below you explicitly consent to BALPA Financial Solutions Ltd processing your sensitive personal data as described above and below. Please inform us by writing to the address below if you do not wish for such information to be retained.

To comply with financial legislation and for auditing purposes, we may hold details about your relationship with us after it has ended. This will also help us answer any future queries that may arise. We will not hold this information for longer than we have to.

**How can we use your personal information?**

We may give information about you, your application and your dealings with us to:

- other members of BALPA Financial Solutions Ltd to deal with any accounts, products and services which we provide or hope to provide to you, on the understanding that they will keep your information confidential;
- our employees and agents, including insurers, to deal with any accounts, products and services we provide to you or hope to provide to you, on the understanding that they will keep your information confidential;
- credit reference agencies or other organisations who may use or give out information for credit assessments, to trace debtors, and other agencies to confirm your identity and in the prevention of fraud and money laundering;
- anyone to whom we transfer or may transfer our rights and duties to under our agreements with you;
- anyone we legally have to inform, or if the law allows us to do this; and
- other members of BALPA Financial Solutions Ltd to allow such members of BALPA Financial Solutions Ltd to provide you with marketing information.

**How can you find out what personal information we hold?**

By law you are entitled to a copy of any personal data (as defined by the Data Protection Act 1998) held by the Company or another member of BALPA Financial Solutions Ltd which is a data controller (as defined by the Data Protection Act 1998). You can also ask the Company to correct any inaccurate data held about you.

If you want to see this information, you must ask the relevant Company by writing to the Operations Manager, BALPA Financial Solutions Ltd, BALPA House, West Drayton. UB7 0DQ. A fee will be payable.

I understand that BALPA Financial Solutions Ltd will also check my details with one or more fraud prevention agencies and that if any information I have provided is false or inaccurate and BALPA Financial Solutions Ltd suspects fraud, it will keep a record of this. I am aware that these organisations may keep a record of the search and record details of my application. The agencies may also allow other organisations to use these records when assessing applications for credit, or for other services, for example, tracing and recovering debts, preventing fraud and for identification purposes.

**Client Declaration**

I/We (the undersigned) have read the section entitled 'Using Personal Information' and consent to the uses, processing (as defined by the Data Protection Act 1998), disclosures and transfers of information as described in it.

I/We the undersigned confirm a copy of the Client Agreement and the Financial Planner's Business Card have been handed to me/us.

I/We the undersigned confirm that the information provided in this review is correct and is given on the understanding that it does not place me/us under any obligation to buy or take up any recommendation which may be made and that a copy of this form is available on request. I/We the undersigned confirm my/our financial planning objectives are those identified and prioritised in this document.

I/We the undersigned authorise BALPA Financial Solutions Ltd to obtain quotations/details of existing life assurance/pension policies and investments and make recommendations for my/our consideration.

Signed ..... Signed .....

Date ..... Date .....