

Date:	Surname:	Adviser:
Retail Client <input type="checkbox"/>	Professional Client <input type="checkbox"/>	

Factfind – Private Customer

The information requested in these pages is entirely confidential. It is both personal and financial information which is essential in assisting your adviser in offering you the best available advice as required by the Financial Services and Markets Act 2000. Periodically, your adviser may have to confirm that the information is still current. It may not be necessary for you to complete all sections of the form, however, in general terms, the more information you provide, the better the advice you'll receive.

• Section 1: General Information – What are your financial goals? (please mark as relevant) (X)

Providing for your family in the event of your death or permanent ill-health	<input type="checkbox"/>
Savings for a specific purpose	<input type="checkbox"/>
Repaying your mortgage	<input type="checkbox"/>
Planning your retirement – pre-retirement	<input type="checkbox"/>
Planning your income – post-retirement	<input type="checkbox"/>
Reducing your tax bill	<input type="checkbox"/>
Producing a good return on your savings	<input type="checkbox"/>
Increasing your income	<input type="checkbox"/>
Planning for School Fees	<input type="checkbox"/>
Mitigating Inheritance Tax	<input type="checkbox"/>
Raising Capital for a specific purpose	<input type="checkbox"/>
Any other matter – please specify	<input type="checkbox"/>

•Section 2: Personal Details:

Yourself

Your partner – please state relationship:

Full Name:	Full Name:
Address:	Address if different:
Telephone numbers:	Telephone Numbers:
E-mail address:	E-mail address:
How do you prefer us to contact you?	How do you prefer us to contact you?
Date of Birth:	Date of Birth:
Occupation:	Occupation:
State of Health: good/poor smoker: yes/no	State of Health: good/poor smoker: yes/no
Wills & IHT: Have you made a will? If so, what are the main provisions?	Wills & IHT: Have you made a will? If so, what are the main provisions?
Have you made any lifetime gifts above the annual allowances? If so, please provide brief details in section 10.	Have you made any lifetime gifts above the annual allowances? If so, please provide brief details in section 10.

•Section 3: Your attitude to risk (this section may not always be relevant to you, please ask for guidance).

YOU MAY COMPLETE A RISK PROFILING QUESTIONNAIRE FORM IF YOU ARE UNSURE WHAT LEVEL OF RISK YOU WOULD BE COMFORTABLE WITH. YOUR ANSWERS ARE THEN USED TO DETERMINE YOUR LEVEL OF ACCEPTABLE RISK AND CAPACITY FOR LOSS USING A COMPUTER PROGRAMME. PLEASE ASK YOUR ADVISER IF YOU WISH TO MAKE USE OF THIS SERVICE.

In terms of the type of investment which may be judged as suitable for you, please complete the areas below where you would be comfortable in investing your money.

Type of Investment Risk:

(X)

<p>Guaranteed Returns: Investments into secure assets and products where the value of your investment will not reduce and the again will be steady. You do not wish to take any risk with your capital and are prepared to accept the lower return associated with this type of investment. Examples are: Bank & Building Society Accounts, National Savings Products. Advantage: low to no risk investment Disadvantage: low growth expectations</p>	<p>Risk Scale 0/1 of 10</p>	
<p>Low/cautious: Investments into assets and products where the value of the original investment is relatively secure. There may be a slight reduction in capital in some products/funds, but this should be restricted to the minimum. You are prepared to take very little risk with your capital and accept that returns may be lower when using this strategy. Level of expected returns should beat deposit based and guaranteed investments. Examples are: Gilt funds, Fixed Interest Funds, Investment Grade Corporate Bonds, Distribution Funds. Advantage: lower risk investment Disadvantage: lower associated growth expectations</p>	<p>Risk Scale 2/3 of 10</p>	
<p>Medium/balanced: Investments into assets and products where there will be some degree of risk by exposure to Equity back investment. You are prepared to accept a reasonable amount of risk which is associated by higher returns over the longer term. You are aware that the value of your investment will fluctuate over time and accept the risks associated with this strategy. Many 'Balanced Managed Funds', have some 80% invested in Equities (mainly UK), so the value of investments in these funds can vary considerably, but should beat Cautious Managed funds over the longer term (5-7 years). Examples: Managed Funds, UK Index tracking funds, Property Funds, With Profit Funds. Advantage: returns should outperform lower risk holdings Disadvantage: investment value will fluctuate</p>	<p>Risk Scale 4/5 of 10</p>	
<p>High/Adventurous: Investments into assets and products which can be exposed 100% to Equities, both UK and Overseas, so can include a currency risk as well. Greater risk means greater volatility, so by investing at this level you accept that the value of your investment may fluctuate considerably. Over the longer term a high risk strategy is designed to beat lower risk strategies but the associated risks are much higher. Examples: 100% UK Equity Funds, European Equities Funds, North American and International Equity Funds. Advantage: Longer term returns should be higher than medium risk assets Disadvantage: Underlying values will fluctuate more than lower risk, so you could lose more of your money</p>	<p>Risk Scale 6/7 of 10</p>	
<p>Highly Speculative: Investments into assets and products which can be exposed 100% to Equities, both UK and Overseas, so can include a currency risk as well. Similar to a high risk strategy, but more speculative funds take greater risk by being focused in more high risk areas such as Japan, or in a specific sector, such as Technology. Individual share holdings are also Highly Speculative by their nature of having exposure to one company's stock. Taking greater risk means even greater volatility, so by investing at this level you accept that the value of your investment will fluctuate considerably. Over the longer term a high risk strategy is designed to beat lower risk strategies but the associated risks are much higher. Examples: Commodities, Asian and Japan Funds, Advantage: Longer term returns should be greater than lower risk assets Disadvantage: Underlying values will fluctuate considerably, so you could lose more or all of your money.</p>	<p>Risk Scale >8 of 10</p>	
<p>CAPACITY FOR LOSS: in determining risk we also need to determine an acceptable level of loss. If you invested £10,000, how much would you be willing to see this fall, in percentage terms, over</p> <p>a) 1Year?.....</p> <p>b) 5 years?.....</p> <p>c) 10 years?.....</p>		
Do you feel you understand the risks of Equity Investment	Self: yes/no	Partner: yes/no
Are you investing for Income or Growth or a Balance	Self: Inc/Growth/Bal	Partner: Inc/Gwth/Bal
Do you wish any emphasis on Ethical Investment	Self: yes/no	Partner: yes/no
Should regular premiums be protected against illness	Self: yes/no	Partner: yes/no

•Section 4: Family Commitments/Dependants if any:

Childs Name:	Age/Date of Birth	Does child live with you?	Still Dependent?
Any other Dependants:	Age	Relationship to you	Other comment

•Section 5: Assets – please give approximate values:

	Self	Partner	State if held Jointly
Main Residence	£		
Second property or other property	£		
House contents/personal effects	£		
Single value assets (e.g. antiques, jewellery)	£		
Quoted Stocks & Shares	£ £		
Cash ISA's	£ £		
Other ISA/PEP holdings	£		
Bank/NSI/Building Society Deposits	£		
Unit Trusts/OEIC holdings	£ £		
Any other assets, please state: (other than life policies and pensions which go in section 6)	£		

•Section 6: Total Liabilities – please give approximate values:

	Self	Partner	State if held Jointly
Mortgage Amount – Main Residence	£		
Type of Mortgage/Term to repayment			
Mortgage - other property	£		
Type of Mortgage/Term to repayment			
Personal Loans/Other Finance/HP	£		
Credit Cards	£		
Bank Overdraft	£		
Any other liabilities:	£		
Have you ever been declared bankrupt or had credit refused?			

•Section 7: Monthly Commitments/ Liabilities – please give approximate values:

State if
Jointly

	Self	Partner	
Mortgage Payments	£		
Personal Loan Payments/Credit Card Payments	£		
Council Tax/Utility Bills	£		
Food/Clothing/other expenses	£		
Savings Commitments	£		
Life Assurance/Pension Plans	£		
Any other expenses, eg, maintenance	£ £		
TOTAL MONTHLY EXPENSES	£		

•Section 8: Annual/Monthly Income:

Please give approximate values, and state if ANNUAL or MONTHLY.

	Self	Partner
Income as an employee – gross/net If includes bonus, give breakdown	£	
Income from self-employment	£	
Investment Income – State Type eg, bank interest, property rental income	£ £	
Any other income (including P11D benefits)	£	
Less Expenses (state annual or monthly) FROM SECTION ABOVE	£	
TOTAL DISPOSABLE INCOME (state monthly or annual)	£	
Maximum rate of Tax payable		

It is important to ensure there is an emergency fund to meet the cost of any unexpected outlays, taking into account your personal circumstances. Have you sufficient capital, available immediately or at short notice, to meet any unexpected emergencies?

**•Section 9: Existing PERSONAL Pension, Life Assurance Plans & income Protection arrangements:
 (if you have more than the space allows, please list separately):
 (Employee benefits should be listed in bottom section)**

SELF

Type of Plan & Company	Current Value or Estimated Benefit	Start/ Maturity date	Premium Payable/Paid	Comments

PARTNER/SPOUSE

Type of Plan & Company	Current Value or Estimated Benefit	Start/ Maturity date	Premium Payable/Paid	Comments

EMPLOYEE BENEFITS: PENSION & OTHER SCHEMES:

Self: Please state if you are a member of an occupational pension scheme, receive any company life assurance, or income protection in the event absence from work due to illness: yes/no
 If yes, please provide brief details:

Partner: Please state if you are a member of an occupational pension scheme, receive any company life assurance, or income protection in the event of absence from work due to illness: yes/no
 If yes, please provide brief details:

