

# Kingfisher Financial Planning

## PERSONAL FINANCIAL PLANNING QUESTIONNAIRE

(For use with Retail Clients Only)

<b>Name of Client(s)</b>	
<b>Name of Adviser</b>	Richard Salter
<b>Date of first contact</b>	
<b>Dates of subsequent contacts</b>	

<b>Personal Details</b>	<b>Self</b>	<b>Partner</b>
Title	Mr	Mrs
Full Name		
Current Address		
Post Code		
Previous Address is less than 3 years		
Address which appears on the electoral roll if different.		
Home Telephone Number		
E-Mail Address		
Mobile Telephone Number		
Date of Birth		
Marital Status/Relationship to other applicant		
Sex	Male	Female
Smoker/Non Smoker		
State of Health		
National Insurance Number		

Identity Verification	Client 1		Client 2	
Source used	Primary <input type="checkbox"/>	Secondary <input type="checkbox"/>	Primary <input type="checkbox"/>	Secondary <input type="checkbox"/>
Copy held on file?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If answering yes to both questions above you do not need to complete the rest of this section.				
Primary/Secondary *	Type:		Type:	
Serial No.				
Issue date				
Issuing Address				
Secondary	Type:		Type:	
Serial No.				
Issue date				
Issuing Address				

\*Delete as appropriate

Family and Financial Dependents Details			
Full Name	Relationship	Age/Date of Birth	Additional Comments

Employment Details	Self	Partner
Employment Status		
Occupation		
Nature of Duties		
Name of Employer		
Employers Address		
Work Contact Telephone Number		
Number of years employed		
Details of previous employment if less than 1 year		
Are you likely to give up work in near future		
Are you considering changing jobs in the near future		
If self employed – Number of years accounts that are available		
Money Laundering (for increased risk products)		
How has the existence of the employer been verified?		
How has the client's employment been verified?		

Income Details	Self	Partner
Salary/Drawings p.a.		
Other Benefits (P11D)		
Guaranteed additional p.a.		
Regular additional p.a.		
Bonuses		
Investments		
Pensions		
Others		
Gross Income p.a.		
Self Empl net profit for last 3 yrs		
Tax Band		
Net Income Per Month		

OUTGOINGS

Outgoing Commitments	Self	Partner	Joint
Mortgage/Rent			
Electricity/Gas			
Council Tax			
Hire Purchases			
Car Running Costs			
Telephone			
Social Expenses			
Family Shopping			
Insurance Policies			
Child maintenance/alimony payments			
Other including credit cards, loans etc			
<b>Totals</b>			
<b>Monthly Disposable Income</b>			

Main Liabilities (Credit cards, loans and HP – do not include any mortgages here)					
Self/Partner/Joint	Creditor	Reason	Amount Outstanding	Term Outstanding	Monthly Payment

Minimum Income	Self	Partner
What is the minimum level of income that you would need should your partner die.		
In the event of serious illness could you continue paying you financial commitments		
Will you still receive any regular income		
If yes, how much		
For how long will this income continue		
Do you have any Critical Illness or unemployment cover		
Is the level of your income or expenditure likely to change significantly within the foreseeable future. Give details.		
What is the minimum level of income that you would need should you become unable to work due to sickness or injury for an extended period		

Credit History	Self	Partner
Have you ever had a mortgage or loan refused		
Have you ever had a judgement debt or a loan default registered against you		
Have you ever been declared bankrupt or made an arrangement with your creditors		
Have you ever failed to keep up your repayments under any previous or current mortgage, rental or loan agreement		

Notes

**PROPERTY & MORTGAGES**

<b>Current Mortgage Details (Main residence)</b>			
Self/Partner/Joint		Value of Property	
Amount Borrowed		Term of Mortgage	
Term Remaining		Lender	
Type of Mortgage		Interest Type	
Rate of Interest		Amount Outstanding	
Early Redemption Penalty		Term to end of penalty Period	
If selling, sale price		Are you prepared to pay any early redemption penalty	
Is the current mortgage portable		Account Number	

<b>Notes</b>
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**PENSIONS**

<b>Retirement Planning</b>	<b>Self</b>	<b>Partner</b>
Are you a member of a company scheme		
Do you have access to a company scheme either now or at some known time in the future		
Do you have a current personal pension		
At what age do you wish to retire		
If you were retiring today, what level of income do you feel you would require		
Do you own more than 25% of the company shares	No	
Are you a Controlling Director	No	
Has the client applied for 'Primary Protection' under the Pension Simplification Transitional Arrangements? If yes refer to Compliance	No	
Has the client applied for 'Enhanced Protection' under the Pension Simplification Transitional Arrangements? If yes refer to Compliance	No	
Has the client applied under the transitional arrangements to protect a tax free cash entitlement? If yes refer to Compliance	No	

<b>Current and Other Scheme details</b>			
Owner	Type of Plan	Provider	Plan/Scheme number
Contracted IN/OUT	Personal Contributions	Employer Contributions	Projected Pension
Amount of Death Benefit	Accrual Rate (if Applicable)	Start/End dates	Fund name(s)

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Personal Fact Find

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Contracted IN/OUT	Personal Contributions	Employer Contributions	Projected Pension
Amount of Death Benefit	Accrual Rate (if Applicable)	Start/End dates	Fund name(s)

Pension Notes:

LIFE ASSURANCE & INSURANCE PROTECTION PLANS

<b>Family and Personal Protection</b> (include all types of Life, critical illness, income replacement, Accident and unemployment and PMI cover)			
Life Assured	Provider/Insurer	Premium	Plan number
Sum assured	Cover start/End dates	Type of Plan	Reason for Plan
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Sum assured	Cover start/End dates	Type of Plan	Reason for Plan

<b>Are any of the above policies NOT available for use to protect the mortgage</b>		<b>If so which one/s</b>	
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CASH ACCOUNTS incl bank and BS current accounts, Premium bonds and CASH ISAs

<b>Cash Assets</b>			
Owner	Bank/BS	Type of Account	Withdrawal Notice
Current Balance	Interest Rate	Interest Paid Gross	Main Purpose

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Robert			
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Personal Fact Find

Current Balance	Interest Rate	Interest Paid Gross	Main Purpose

Owner	Bank/BS	Type of Account	Withdrawal Notice
Current Balance	Interest Rate	Interest Paid Gross	Main Purpose

INVESTMENTS (exclude Cash ISA deposits and Premium Bonds)

<b>Investments</b>			
Owner	Type of Investment	Provider/Institute	Plan number
Current Value	Amount invested	Date Commenced	Fund name(s)

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<b>Money Laundering (for increased risk products)</b>	
Source of wealth? (eg Inheritance, equity release, etc)	
How have funds been built up? (If not covered above?)	

Investment notes:

Other Information	Self	Partner
Are you expecting any Inheritance or Gifts		
Do you have any planned outgoing such as Wedding or New Car		
Have you made a Will		
Who is main beneficiary		

Investment Attitude to Risk		
Level	Category	Description
1	Very Cautious	People in this category set as their main priority the guaranteed safety of their capital/investment and accept a low rate of investment return in so doing.
2	Cautious	People in this category set as their main priority a high level of safety of their capital/investment but are also looking for a higher rate of investment return than is associated with being very cautious. In doing so they accept that the return of their original investment/capital is not fully guaranteed.
3	Balanced	People in this category set as their main priority a lower level of safety of the capital/investment but would not be happy to see their capital/investment eroded or lost completely. They are willing to take a level of risk necessary to achieve a potentially higher rate of return than could be achieved without taking some risk.
4	Risk Aware	People in this category are generally market aware and have a structured portfolio. They understand that the level of potential return on their capital/investment will increase with the greater risk being taken. They understand the risk is real and their capital/investment could be dramatically reduced at times but that over the longer period they hope to achieve a high level of return.
5	Speculative	People in this category set their main priority at achieving very high rates of return on their capital/investment. They are aware that in attempting to achieve this aim that they are exposing their capital/investment to a very high level of risk and this may at times cause them to lose the whole amount

Mortgage Attitude to Risk (where applicable)			
Level	Description	First	Second
Cautious	People in this category set as their main priority the guaranteed repayment of their loan and are unwilling to risk not having the full amount repaid at final redemption or they do not have access to other funds that could be utilised at redemption.		
Balanced	People in this category set as their main priority a strong wish that their mortgage debt should be repaid at redemption however, they are willing to take some risk as they have access to other funds which could be utilised to repay part or all of the mortgage at sometime in the future.		
Speculative	People in this category are unconcerned about repayment of their mortgage do not set as their main priority the wish to fully repay the loan at redemption due to the existence of other assets that they have already identified to be available to repay all or part of the loan at redemption.		

Please enter the risk level number that the client is prepared to accept under each area.	Mortgage	Protection	Lump Sum Investment	Regular Premium Investments	Retirement
Self					
Partner					

Personal Fact Find

<b>Affordability</b>	<b>Self</b>	<b>Partner</b>	<b>Joint</b>
Please indicate how much you are willing to set-a-side each month or as a Lump Sum to meet your financial plans			

<b>Discontinuance of Advice</b>	<b>Self</b>	<b>Partner</b>	<b>Joint</b>
Are you discontinuing/cancelling any existing investment or policy			

Please record reason

<b>Client Investment Priorities</b>			
<i>Please indicate the order in which you wish to satisfy your areas of need. Please enter a number against each area of financial planning. A zero should be entered against those areas which you do not wish to address at this time</i>			
<b>Area</b>	<b>Self</b>	<b>Partner</b>	<b>What do you wish to achieve</b>
Family Protection			
Personal Protection			
Mortgage/re-mortgage			
Regular Savings			
Retirement Planning			
Estate Planning			
Investment Planning			
Long Term Care Planning			
Others (Please State)			

Explanatory Notes / Particular instructions