

Personal Fact Find



Prepared for:

Consultant

Information current as at:

Personal Details

Client		Partner	
Title			
Full name(s)			
Postal address			
Post Code			
Contact number(s)			
Date(s) of Birth			
Place(s) of Birth			
Marital Status			
State of Health		Age	Age
Children (name and age)			
Children from a previous relationship (name and age)			

Employment

Employment Status			
Job Title			
Address of Employer			
Income from Employment		Freq	Freq
NI Number			
Do you anticipate changes in your employment in the near future? (next 6 months)			

Dependents

		Age	Age
Do you have any other dependents other than children?			
Is anyone in your family likely to get married in the near future?			
Do you wish to save for education for your children? (fee paying schools or University)			
Are any dependents physically or mentally ill?			
Do you own or intend to purchase property abroad?			
Do you intend to leave the UK?			

Income Analysis

		Freq		Freq
Income from Employment				
Bonus				
Overtime				
Other				
Total Earned Income				

Other income

		Freq		Freq
Social Security				
Shares				
Fixed Interest Stocks				
Unit Trusts/OEICs				
PEP/ISA Income				
Annuities				
Bank/Buildings Society Deposit income				
National Savings				
Other Income				

Taxation

Highest Rate Paid		
Is this Tax Rate likely to change in the near future?		

Deductions

		Freq		Freq
Tax				
National Insurance				
Pension Contributions				
Company Loans				
Other				
<i>Total Deductions</i>				
Net Income				

Fixed Expenditure

	Freq		Freq	
Mortgage/rent				
Loans/other bank				
Insurance Policies				
Buildings & Contents				
Council tax				
Water Rates				
Gas				
Electricity				
TV Licence				
Life Assurance				
Critical Illness Plans				
Pension Contributions				
Medical Insurance				
Car Insurance				
Road Tax				
Subscriptions				
Memberships (ie. Gym)				
Overdraft Charges				
Fixed Expenditure				
<i>Estimated Fixed Expenditure</i>				

Variable Expenditure

		Freq		Freq
Call charges				
Car Expenses				
Petrol				
Food				
Clothing				
Dining out				
Gifts/Other Spending Money				
Other				
Total Variable Expenses				
<i>Estimated Variable Expenses</i>				

<i>Estimated Total Expenses</i>				
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Net available Income				
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Assets

Home		
Other Property		
Shares (estimated value)		
Unit Trusts/OEICs (est. val.)		
Investment trusts (est. val.)		
ISAs (est. val.)		
Cash ISAs (est. val.)		
Investment Bonds (est. val.)		
National Savings		
Premium Bonds		
Life Assurance fund value (est. val.)		
Pensions (est. val.)		
Current Account (est.)		
Deposit Account (est.)		
Share in Business assets (est.)		
Motor cars/boat/caravans (est.)		
Antiques (est.)		
Emergency Fund		
Other		
Total Assets		

notes

Liabilities

Mortgage on Home		
Mortgage on other property		
Loans		
Overdraft		
Hire Purchase		
Credit Card Debt (balances left on cards)		
Store Card Debt (balances left on cards)		
Total Liabilities		

Assets less Liabilities (Net Assets)		
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notes



Mortgages

Do you own a property?	
Tenure of Property	
Joint/Single/Tenants in common (%)	
Lender	
Mortgage Amount Outstanding	
Repayment or Interest Only	
Date for repayment	
If interest only what is repayment vehicle?	

Loans

Total Personal Loans	
Secured/Unsecured	
Loan Amount Outstanding	
Date due for Repayment	

Pension Schemes

Are you retired?	
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Does your employer run a Pension Scheme?	
What type of scheme is it?	
Are you a member?	
Scheme Retirement Age	
Are you contracted out of S2P?	

Final Salary Scheme

Definition of final salary?	
Number of years service	
Accrual rate?	
Personal Contributions?	

Money Purchase

Amount of Employer's Contribution	
Amount of own contribution	
Do you make AVCs?	
Level of AVC contribution	

Group Personal Pension

Amount of Employer's Contribution	
Amount of own contribution	

Do you imminently expect to leave your employer?	
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Employers Benefits

Does your employer provide any additional benefits?		
Amount of Lump Sum Death in Service		
Nominated Beneficiary		
Medical Insurance?		

Notes

Clients Objectives

Please place a number in the grid below to indicate your priorities 1 being highest priority;

	Client Priority	Partner Priority
Mortgage Planning		
Life Assurance		
Critical Illness Cover		
Permanent Health Ins.		
Pension/Retirement Planning		
Lump Sum Investments		
Review of Existing Inv.		
IHT Planning		
Long Term Care		
Regular Savings		

Please let us know any specific objectives or Priorities you may have;

How much can you afford to contribute to these objectives?

	Client	Partner
Monthly	£	£
Lump Sum	£	£