

Core Financial Information

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| --- |
| Client Reference |
| Client 1 |
| Client 2 |

## In order for us to advise you regarding your financial planning requirements, it is essential that we obtain current and relevant information. Therefore, please therefore complete the following details as comprehensively as you are able.

**If you choose to omit various sections you should be aware that our advice will be based only on the information provided.**

|  |
| --- |
| Date of completion |
| Update 1 |
| Update 2 |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Date of issue | IDD |  | Client agreement |  | Other |

**Reasons for Meeting**

Unless requested below a full review will be carried out. If you wish to restrict advice to specific areas then there may be additional needs that will not be addressed or the advice may be different than if a full review had been conducted.

Restricted review/Limited advice  Yes\*  No

\*Please complete the areas you wish to have reviewed below:

|  |  |  |
| --- | --- | --- |
|  | **Client 1** | **Client 2** |
| **Personal protection (death, ill health, medical costs etc.)** |  |  |
| **Pension Planning** |  |  |
| **Retirement options** |  |  |
| **Investment planning (either regular, lump sum or both)** |  |  |
| **IHT Planning** |  |  |
| **Mortgage needs** |  |  |
| **Equity Release** |  |  |
| **Long Term Care** |  |  |
| **General Insurance needs** |  |  |

**Notes regarding your needs**

# Core Details

|  |  |  |
| --- | --- | --- |
|  | **Client 1** | **Client 2** |
| Title | Mr  Mrs  Ms.  Miss   Dr  Other  | Mr  Mrs  Ms.  Miss   Dr  Other  |
| Forenames |  |  |
| Surname |  |  |
|  |  |  |
| Full Postal Address |  |  |
| Postcode |  |  |
|  |  |  |
| Email address |  |  |
|  |  |  |
| Home/Mobile Telephone | H: | H: |
|  | M: | M: |
|  |  |  |
| Date of Birth |  |  |
| Sex |  |  |
|  |  |  |
| Marital Status |  |  |
|  |  |  |
| Are you in good health? | * Yes  No\* | * Yes  No\* |
|  |  |  |
| Do you smoke? | * Yes\*  No | * Yes\*  No |
|  |  |  |
| UK domiciled & UK tax resident | * Yes  No\* | * Yes  No\* |
|  |  |  |
| Employment Status | Employed   Self-employed  | Employed   Self-employed  |
|  | Retired  | Retired  |
|  | Job Seeker  | Job Seeker  |
|  | Other\*  | Other\*  |
|  |  |  |
| Occupation |  |  |
|  |  |  |
| Employer’s Name |  |  |
|  |  |  |
| National Insurance Number |  |  |
|  |  |  |
| Intended Retirement Age |  |  |

\*please provide details in the notes section including items like medication, residence status etc.

**Do you have any dependents?**  Yes  No

|  |  |  |  |
| --- | --- | --- | --- |
| **Dependant’s Name** | **D.O.B** | **Dependent On** | **Relationship & Reason for Dependency** |
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# Income

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| --- | --- | --- |
|  | **Client 1** | **Client 2** |
| Gross employment income (p.a) | £ | £ |
| Gross pension income (p.a) | £ | £ |
| Any additional income received including bonuses\* | £ | £ |
| Total monthly income (gross) | £ | £ |
| **Total monthly income (Net)** | **£** | **£** |
| **Total monthly household expenditure** | **£** | **£** |
| **Surplus** | **£** | **£** |
|  | | |
| Current tax position | Nil Rate   Basic Rate   Lower Rate   Higher Rate  | Nil Rate   Basic Rate   Lower Rate   Higher Rate  |
| Are you aware of any likely  changes to your income or employment status? | * Yes\*  No | * Yes\*  No |
| Salary review date |  |  |

\*please provide details in the notes section.

**Summary of Assets** (further details need to be provided in the policy schedule)

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Client 1** | **Client 2** | **Joint** |
| Home | £ | £ | £ |
| Other property | £ | £ | £ |
| Cash | £ | £ | £ |
| Investment Bonds | £ | £ | £ |
| Pension Funds | £ | £ | £ |
| ISA/PEP’s | £ | £ | £ |
| Unit/Investment Trusts OEICS | £ | £ | £ |
| Shares | £ | £ | £ |
| Business Assets | £ | £ | £ |
| All Other Assets | £ | £ | £ |
|  | | | |
| **Total Assets** | **£** | **£** | **£** |

# Summary of Liabilities

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Client 1** | **Client 2** | **Joint** |
| Mortgage (main residence) | £ | £ | £ |
| Credit cards | £ | £ | £ |
| Overdraft | £ | £ | £ |
| Loans/HP | £ | £ | £ |
| Mortgage (other property) | £ | £ | £ |
| Any Other Lending\* | £ | £ | £ |
| \*please provide details in the notes section | | | |
| **Total Debt** | **£** | **£** | **£** |

**Do you have any Credit/Store cards?**  Yes\*  No

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Provider** | **Card Owner** | | | **Amount O/S** | **Interest rate %** | **Introductory rate?** | | **Monthly repayment** |
|  | Client Client Joint | 1  2 |      | £ |  | * Yes\* | * No | £ |
|  | Client Client  Joint | 1  2 |      | £ |  | * Yes\* | * No | £ |
|  | Client Client Joint | 1  2 |      | £ |  | * Yes\* | * No | £ |
|  | Client Client  Joint | 1  2 |      | £ |  | * Yes\* | * No | £ |

**Do you have any Loans?**  Yes\*  No

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Provider** | **Loan Owner** | | | **Amount O/S** | **Repayment date** | **Interest rate %** | **Secured loan?** | | **Monthly repayment** |
|  | Client Client Joint | 1  2 |      | £ |  |  | * Yes\* | * No | £ |
|  | Client Client  Joint | 1  2 |      | £ |  |  | * Yes\* | * No | £ |
|  | Client Client Joint | 1  2 |      | £ |  |  | * Yes\* | * No | £ |
|  | Client Client  Joint | 1  2 |      | £ |  |  | * Yes\* | * No | £ |

\*please provide details in the notes section.

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| --- | --- | --- |
|  | **Client 1** | **Client 2** |
| **Have you made a will?** | * Yes  No\* | * Yes  No\* |

Please confirm the main provisions in the notes section.

\*If no please explain why this has not been considered in the notes section. Below are some example questions relating to wills. Are the wills up to date?

Do they reflect your ongoing requirements? Are your children’s guardianship catered for in the will? Do you own a foreign property? (UK will may not be valid for foreign realty)

Have you remarried since last updating your will? Notes

**Please detail here any additional information for answers marked with an \* and any other relevant details felt pertinent such as potential impending employment changes.**

# Other Investment Criteria

1. **Do you have any preference for Ethical/Green Funds? Yes/No**
2. **Do you wish your investments to have exposure to higher risk processes such as Gering or Closed End Funds? Yes/No**
3. **Do you wish your investment to be exposed to Commercial Property? Yes/No**
4. **Do you wish your investments to be structured and give guarantees? Yes/no**
5. **Are you interested in investing in these products ETF/ VCT?**

**MORTGAGE REQUIREMENTS**

|  |  |
| --- | --- |
| **Purchase** | **Price £** |
| **Deposit** | **£** |
| **Remortgage** | **Current value £** |
| **Term years** | **Interest only/repayment** |
| **Fixed/Tracker/Variable** | **Single/Joint** |
| **Other** |  |
| **Other** |  |

**Policies**

For employer benefits please include these where possible in the following tables (for PHI these need to be included in the notes section) with the owner as employer, with plan types such as DIS – death in service, FS - final Salary scheme.

**Protection And General Insurance Policies** Do you currently have any policies?  Yes\*  No

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Owner | Provider | Policy Number | Product/Plan Type | Gross Premium (£) | Premium Frequency | In Force | Waiver | In Trust | Term | Life Sum Assured (£) | CIC Sum Assured (£) |
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If you wish to provide details of the funds invested in refer to next page.

**Pension Policies** Do you currently have any policies?  Yes\*  No

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Owner | Provider | Policy Number | Product/Plan Type | Premium (£) | Premium Frequency | In Force | Waiver | Additional Life Cover (£) | Last Valuation (£) |
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If you wish to provide details of the funds invested in refer to next page.

**Savings And Investment Policies** Do you currently have any policies?  Yes\*  No

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Owner | Provider | Policy Number | Product/Plan Type | Premium (£) | Premium Frequency | In Force | In Trust | Last Valuation (£) |
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# Funds

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| --- | --- | --- | --- |
| **Policy Number** | **Owner** | **Fund Name** | **Amount (£)** |
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**Data Protection Statement**

The information you have provided is subject to the Data Protection Act 1998 (the “Act”). By signing this document you consent to us or any company associated with us (such companies include, for the avoidance of doubt, Bankhall Investment Associates Limited and any member of its group and/or companies, persons or entities of any nature whatsoever with which it is associated or allied from time to time) processing, both manually and by electronic means, your personal data for the purposes of providing advice, administration and management. “Processing” includes obtaining, recording or holding information or data, transferring it to other companies associated with us, product providers, the Financial Conduct Authority (FCA) or any other statutory, governmental or regulatory body for legitimate purposes including, where relevant, to solicitors and/or other debt collection agencies for debt collection purposes and carrying out operations on the information or data.

We may also contact you or pass your details to other companies associated with us to contact you (including by telephone) with details of any other similar products, promotions, or for related marketing purposes in which we think you may be interested.

The information provided may also contain sensitive personal data for the purposes of the Act, being information as to your physical or mental health or condition; the commission or alleged commission of any offence by you; any proceedings for an offence committed or alleged to have been committed by you, including the outcome or sentence in such proceedings; your political opinions, religious or similar beliefs, sexual life; or your membership of a Trade Union.

|  |  |
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| Please tick this box to confirm your consent to us or any company associated with us processing any such sensitive personal data. |  |
| If you are happy for us or any company associated with us to contact you for marketing purposes by e-mail, telephone, post or SMS, please tick this box. |  |

If at any time you wish us or any company associated with us to cease processing your personal data or sensitive personal data, or contacting you for marketing purposes, please contact The Data Protection Officer on

……………………… or in writing at ……………………………………………………………………………………… .

You may be assured that we and any company associated with us will treat all personal data and sensitive personal data as confidential and will not process it other than for a legitimate purposes. Steps will be taken to ensure that the information is accurate, kept up to date and not kept for longer than is necessary. Measures will also be taken to safeguard against unauthorised or unlawful processing and accidental loss or destruction or damage to the data

Subject to certain exceptions, you are entitled to have access to your personal and sensitive personal data held by us. You may be charged a fee (subject to the statutory maximum) for supplying you with such data.

# Client Categorisation

I am required to classify clients, before conducting designated investment business, into one of 3 groups define as follows:

|  |  |
| --- | --- |
| **Retail Client** | Afforded the highest level of regulatory protection. Retail clients are generally individual clients and small businesses or trusts. |
| **Professional Client** | Considered to be more experienced, knowledgeable and sophisticated, able to assess their own risk. The definition also includes “elective professional  clients” who have chosen to “opt up” and be classified as professional clients. |
| **Eligible Counterparty** | Subject to a lighter touch regulatory regime – generally this will include regulated financial institutions, government bodies, central banks, supra  national organisations. |

Based on these I have classified you as:

**Retail Client** 

**Declarations Client Declaration** (please read carefully and then sign and date below)

I confirm that the information I have provided is, to the best of my knowledge correct. I have provided this information understanding that it is used to form the basis of any advice and recommendations made to me and that I am not under any obligation to take up any recommendation made.

I understand that recommendations may be made which involve a regular financial commitment or the investment of capital. Accordingly, I understand that I must be sure of the ability to meet that commitment having given consideration to all other expenditure, and the provision for any emergencies, which may require access to funds.

I confirm that I have received a Business card and an Initial Disclosure Document (About our costs and services) ADDITIONAL CLIENT DECLARATION (Please tick this box if the following is applicable) 

I further declare that I did not want to disclose certain personal/financial information and I am aware that this may prevent an Adviser from being able to identify areas where it might have been appropriate to make recommendations, or which could have an effect on the recommendations that have been made.

NB: Please understand that we reserve the right to decline to give advice if full information is not provided. \*Circle appropriate answer.

|  |  |  |  |
| --- | --- | --- | --- |
| I confirm that the client/s has/have given consent to any data being passed to other companies in the Providers/Lender's Group for marketing and administrative  purposes. | Provider’s/Lender’s Group | YES | NO |
|  | | | |
| The client/s is/are aware that any information provided by them will be held by the Provider/Lender. I have advised the applicant/s that we may use their information to inform them about products or services offered by the Lender's Group and selected third parties. This may be by  letter, telephone or other reasonable communication. | Anglo International | YES | NO |
|  | | | |
| The client/s has/have confirmed that they would prefer not to receive any information about products and services provided by the Providers/Lenders and ourselves. | Anglo  International Group Ltd | YES | NO |
| Providers/Lenders | YES | NO |
|  | | | |
| The client/s has/have given their consent to the adviser,  or the company contacting them in the future, to review their mortgage and protection arrangements. | Anglo  International Group Ltd | YES | NO |
|  | | | |
| The client/s has/have given their consent to the adviser to be kept on a mailing list for the purposes of E-Marketing | Anglo International  Group Ltd | YES | NO |
|  |  |  |  |
| The client/s is/are aware that they have the right of access to information we hold about them on our records. The client/s is/are aware that we reserve the right to charge  an administration fee for the provision of this information. | Anglo International Group Ltd | YES | NO |

**Adviser Declaration**

|  |  |  |
| --- | --- | --- |
| **Client 1**  **Signature** | **Client 2**  **Signature** | **Adviser**  **Signature** |
| **Date** | **Date** | **Date** |