



Client Profile For:

On:

Consultant:



IMPORTANT NOTE – PLEASE READ CAREFULLY BEFORE COMPLETING

Please complete all of the questions, which are relevant to your circumstances. The most important questions are indicated by shaded boxes, so please answer all of these questions or mark them as not applicable. Please complete the other questions where they are relevant to your circumstances.

The questions in this Client Profile are designed to give us the information we require in order to give you advice that meets your needs. Our advice can only be based on the information you have provided and we may not be able to provide you with suitable advice if you decline to answer the questions relevant to your circumstances or knowingly do not provide us with true and accurate information. Please let us know either on the last page of this document or on an additional piece of paper if there is any other information you believe is relevant to your circumstances.

If you have any questions about completing this Client Profile, please do not hesitate to contact one of our advisers who will be happy to guide you through this questionnaire.

1. Personal Details

	Client 1	Client 2
Title Mr/Mrs/Ms/Other		
First name(s)		
Surname		
Home address		
Postcode		
How long have you lived at this address?		
Home telephone number		
Work telephone number		
Mobile telephone number		
Preferred?		
Fax number		
Home email address		
Work email address		
Preferred?		
National Insurance number		
Date of birth		
Marital status		
State of health		
Sex		
If you have changed your name, please state former name		
If you have been at the above address for less than 3 years please state your previous address		
Postcode		

2. Family and Dependants

Family Tree

Please complete this box if you think we would find it useful



Dependants

Is there anyone who is financially dependent, or likely to be financially dependent, on you? Yes No

Dependant's name(s)	Birth Date dd/mm/yy	Relationship	Reason for dependency (if not a child)

Are any children or grandchildren going to fee paying schools now or in the future?

Yes

No

Do your children have any income or capital of their own? If so, please give details

3. Occupation

	Client 1	Client 2
	<input type="checkbox"/> Employed <input type="checkbox"/> Retired <input type="checkbox"/> Self Employed <input type="checkbox"/> None of these <input type="checkbox"/> Partner	<input type="checkbox"/> Employed <input type="checkbox"/> Retired <input type="checkbox"/> Self Employed <input type="checkbox"/> None of these <input type="checkbox"/> Partner
Job title– if retired please state job title prior to retirement (e.g. Director-Operations Partner – Litigation etc)		
Job description – if retired please state job description prior to retirement (e.g. Accountant, Solicitor etc)		
Business name		
Business address		
Please state any career changes you anticipate in the near future.		

4. Income

Employment Related Income


	Client 1	Client 2
Salary or net relevant earnings		
Bonus/profit related pay or business profits		
Company dividends		
Pension income/annuities		
State pension		
Other income (please specify) Description		
EMPLOYMENT INCOME TOTAL		

Investment Related Income

Bank Building Society cash deposits		
Taxable investment income (shares /fixed interest stocks/unit trusts)		
Tax free income (ISAs/other)		
Rental profit		
Trust income		
Other income (please specify)	£	£
INVESTMENT INCOME TOTAL	£	£
TOTAL INCOME	£	£

5. Assets

Personal Assets	Client 1	Client 2	Joint
Private home	£	£	£
Other property	£	£	£
Antiques/jewellery/works of art	£	£	£
Other Assets	£	£	£
TOTAL PERSONAL ASSETS	£	£	£
Investment Assets	Client 1	Client 2	Joint
Bank	£	£	£
Building society deposits	£	£	£
National Savings	£	£	£
Fixed interest stocks Shares	£	£	£
Unit/investment trusts	£ £	£ £	£ £
ISAs	£	£	
UK investment bonds	£	£	£
Offshore investment bonds	£	£	£
Other Investment	£	£	£
Endowment funds	£	£	£
Interest in partnership/business assets	£	£	£
Private company shares	£	£	£
TOTAL INVESTMENT ASSETS	£	£	£
TOTAL ASSETS			

Please enter details of any other assets not shown above and specify if any of the above assets are charged as security. 

6. Liabilities

	Client 1	Client 2	Joint
Mortgage on private home	£ _____	£ _____	£ _____
Outstanding Term	_____ years	_____ years	_____ years
Mortgage on other property	£ _____	£ _____	£ _____
Bank/other loans	£ _____	£ _____	£ _____
Current overdraft	£ _____	£ _____	£ _____
Significant tax liabilities	£ _____	£ _____	£ _____
School/university fees	£ _____ p.a.	Number of years to fund: _____	_____ years
Other significant liabilities	£ _____	£ _____	£ _____
TOTALS	£ _____	£ _____	£ _____

7. Tax

Accountant/Tax Adviser

	Client 1	Client 2
Company Name	_____	_____
Contact	_____	_____
Address	_____	_____
Postcode		
Email Address	_____	_____
Telephone Number	_____	_____
UK resident for tax purposes	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Country of domicile	_____	_____
Highest tax rate	_____	_____
Tax reference	_____	_____
District	_____	_____

Capital Gains Tax

	Client 1	Client 2
Do you have any carried forward losses?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

8. Pensions and Retirement Planning

Please complete this section if you are not yet retired.

	Client 1	Client 2
If you are employed, have you joined your employer's pension scheme?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
At what age do you expect to retire?	_____ years old	_____ years old
In today's terms, how much after-tax income would you require?	£ _____ (net)	£ _____ (net)

How much of this is already secured through:

Employer's schemes?

Current fund value (<i>Money purchase schemes only</i>)	£- _____	£- _____
Date joined scheme (<i>Final Salary schemes only</i>)	_____ years	_____ years
Accrual rate (<i>Final Salary schemes only</i>)	_____ / _____ ths	_____ / _____ ths
Estimated Income	£ _____ <input type="checkbox"/> gross or <input type="checkbox"/> net	£ _____ <input type="checkbox"/> gross or <input type="checkbox"/> net

Personal pension plans?

Current value	£ _____	£ _____
Estimated Income	£ _____ <input type="checkbox"/> gross or <input type="checkbox"/> net	£ _____ <input type="checkbox"/> gross or <input type="checkbox"/> net

Retirement income shortfall	£ _____ (net)	£ _____ (net)
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9. Estate Planning

	Client 1	Client 2
Have you made a will? If yes, please provide a copy	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
In what year was it made/last updated?	_____ -year	_____ -year
Do you have an enduring power of attorney?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If so, who are the appointed attorneys?		
Are you expecting an inheritance of any kind?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you or do you expect to be the future beneficiary of any trusts?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you made any gifts within the last 7 years? (Please ignore gifts with a value of less than £250 or between spouses.)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Have you received an inheritance within the last 2 years?

Yes No

Yes No

Have you taken any measures to mitigate the impact of inheritance tax?

Yes No

Yes No

If the answer to any of the above questions is yes, please provide details.

Solicitor

Client 1

Client 2

Firm's name

Contact

Address

Postcode

Email Address

Telephone Number

10. Knowledge and experience of investments

We are required by our regulator to ensure that you have the necessary knowledge and experience of investments to be able to understand the investment risks you may be exposed to. The following section has been designed to help us ascertain this. Your level of understanding may affect the investments that we are able to recommend to you.

Firstly, please self-assess your knowledge of investments and then go on to answer the individual question in order that we can validate your assessment.

You may find it helpful to read through to the end of the section before assessing your knowledge of investments.

Knowledge of Investments

Please indicate how you self-assess your knowledge of investments.

Knowledge of investments	Description
Minimal Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/>	You have very little or no previous investment experience and/or knowledge. Previous investment experience and knowledge is likely to consist of cash and bonds.
Low Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/>	You have some previous investment experience and/or knowledge. Previous investment experience and knowledge consists of mainly cash and bonds with some exposure to UK equities.
Average Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/>	You have a fair amount of previous investment experience and/or knowledge and you understand the risks involved in making investments in a variety of different asset classes. You may not be familiar with more complex investments such as private equity, warrants and derivatives.
Above Average Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/>	You have a large amount of previous investment experience and/or knowledge and you understand the risks involved in making investments in a variety of different asset classes. You may be familiar with number of more complex products. You may well have run your own portfolio in the past.
Sophisticated Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/>	You have a great amount of previous investment experience and/or knowledge and you are confident in your understanding of the risks and process surrounding making investments in a wide range of complex and non-complex investments. You will probably be involved in the financial services industry and/or have previously run your own portfolio.

Professional Qualifications & Experience

	Client 1	Client 2
If you have professional qualifications, please state the area to which they relate and give details (e.g. Accountancy – Member of ACCA Law – Qualified solicitor)	<input type="text"/>	<input type="text"/>

Investment Services

Please indicate which (if any) of the following investment services you have used previously.

	Client 1	Client 2
Discretionary	<input type="checkbox"/>	<input type="checkbox"/>
Advisory	<input type="checkbox"/>	<input type="checkbox"/>
Custody & Execution	<input type="checkbox"/>	<input type="checkbox"/>
I have previously managed my own investments	<input type="checkbox"/>	<input type="checkbox"/>
I have no previous investment experience	<input type="checkbox"/>	<input type="checkbox"/>

Investments

Please indicate with which (if any) of the following investment vehicles you have experience of and/or knowledge of. Please see the Risk Warnings section of the Terms of Business for more information on investments and the risks involved.

	Client 1	Client 2
Lower Risk	Bonds, gilts & other fixed interest investments <input type="checkbox"/>	<input type="checkbox"/>
↑ Higher Risk	Equity funds (eg Unit trusts, investment trusts, OEICs) <input type="checkbox"/>	<input type="checkbox"/>
	Individual UK equities <input type="checkbox"/>	<input type="checkbox"/>
	Individual overseas equities <input type="checkbox"/>	<input type="checkbox"/>
	Hedge funds/property funds <input type="checkbox"/>	<input type="checkbox"/>
	Unregulated funds <input type="checkbox"/>	<input type="checkbox"/>
	Private equity <input type="checkbox"/>	<input type="checkbox"/>
	Warrants <input type="checkbox"/>	<input type="checkbox"/>
	Derivatives <input type="checkbox"/>	<input type="checkbox"/>
	Higher Risk	

11. Investment Objectives and Attitude to Risk

Funds for Investment

	Client 1	Client 2
Please state how your overall wealth has been accumulated (e.g. income from employment/inheritance/property sale etc)		
How long is it before you may need to realise a significant part of, or your entire, portfolio?	<input type="checkbox"/> One to three years <input type="checkbox"/> Three to five years <input type="checkbox"/> Five to ten years <input type="checkbox"/> More than ten years	<input type="checkbox"/> One to three years <input type="checkbox"/> Three to five years <input type="checkbox"/> Five to ten years <input type="checkbox"/> More than ten years
How much capital do you keep under your control as a cash reserve ('emergency funds')?	£	£

Please briefly explain the principal purpose(s) of any assets you may ask us to manage (e.g. saving for retirement).

Investment Restrictions

	Client 1	Client 2
Do you have any ethical or other views with regard to how your money is invested?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If so, please specify these		

Income Requirements


	Client 1	Client 2
Do you need to take a regular income from your investment portfolio?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes: Either , state how much before tax annual investment income you require?	£ <input type="text"/> p.a.	£ <input type="text"/> p.a.
Or , how much annual income you require as a current percentage of the capital invested?	<input type="checkbox"/> Nil <input type="checkbox"/> 1% - 3% <input type="checkbox"/> 3% - 5%* <input type="checkbox"/> 5% - 10%*	<input type="checkbox"/> Nil <input type="checkbox"/> 1% - 3% <input type="checkbox"/> 3% - 5%* <input type="checkbox"/> 5% - 10%*
*If you have ticked one of these boxes, do you accept that this should be expected to subdue total return and/or be met partly from capital?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Selection of investment objectives

Please select the investment objective best suited to you and/or your partner. Please inform us if you have a different objective for your pension or if your partner has a different objective for their pension.

- Balanced** - Capital and income growth after inflation over any five year period.
- Income** - Above average & growing income over any five year period, with capital preservation as far as possible.
- Growth** - Growth after inflation over any five year period with reinvestment of income.

Possible future changes to investment or pension objectives

If you or your partner expect your objectives to change in the next ten years, please let us know how and when. 

Your Attitude to Risk

Within this section of the Client Profiler, we will determine the level of risk best suited to you and/or your partner. As part of this, we will ask you to consider what scale of potential loss is acceptable to you in the pursuit of potential reward. Where possible, could you please tick only **one** answer to each question – but we are happy for you to add additional comments if you feel they are appropriate.

If you have a different attitude to risk for particular areas of your financial planning arrangements (e.g. pensions, investments, Trust investments, Investments for children/grandchildren etc.), or if your partner has a different attitude to risk, please let us know or use a different colour ink/symbol on this form.

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1. When do you expect to begin drawing money from your investments?
 - a. *Less than 3 years*
 - b. *3/6 years*
 - c. *7/10 years*
 - d. *10/13 years*
 - e. *More than 13 years*

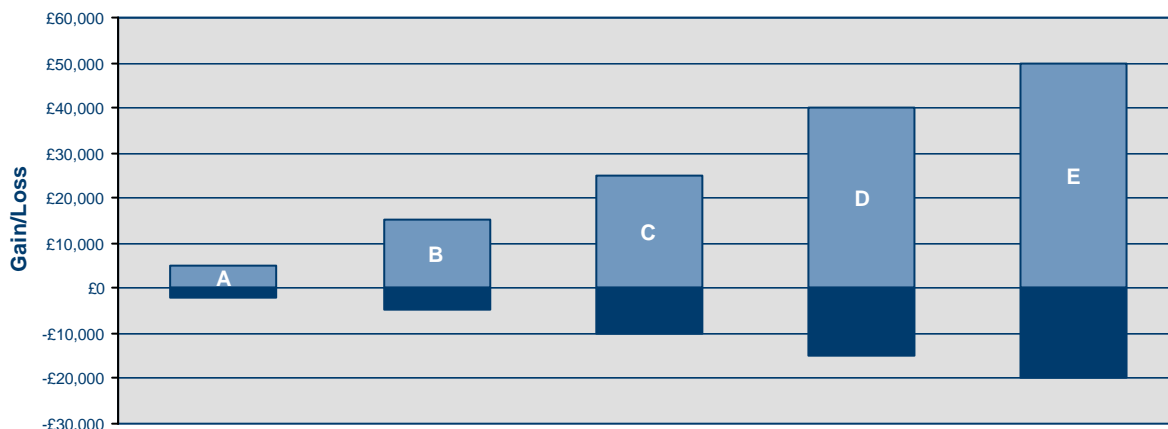
 2. When you decide to draw on your investments and/or pensions, you would prefer to take this as:
 - a. *A lump sum and smaller residual income*
 - b. *Income only*

 3. Your savings and readily realisable investments, excluding your investments, pensions and primary residence are:
 - a. *Nil*
 - b. *Very small*
 - c. *Less than 6 month's salary*
 - d. *Around 1 year's salary*
 - e. *More than 2 year's salary*

 4. Which statement best describes your objectives for your investments?
 - a. *I prefer little or no risk of loss and my main concern is safety of my investments*
 - b. *I can accept small, short term losses, but am concerned about the safety of my investments*
 - c. *I am seeking a balance between safety and the investment growth potential of my capital*
 - d. *I am seeking investment growth of my capital, and am prepared to accept some losses for potentially higher investment fund growth*
 - e. *I am willing to accept significant risk and potential losses of my investments in the pursuit of higher long term investment growth*

5. If your investment portfolio is worth £100,000 today, how large a drop in its value over 12 months could you tolerate before changing your holdings?
- a. Less than 5% *portfolio value greater than £95,000*
 - b. 5/10% *portfolio value between £90,000 and £95,000*
 - c. 10/20% *portfolio value between £80,000 and £90,000*
 - d. 20/25% *portfolio value between £75,000 and £80,000*
 - e. 25% or more *portfolio value less than £75,000*

6. If, at the beginning of the year you have £100,000 invested in your portfolio, the chart and table below show the performance of 5 different hypothetical investment outcomes. Each bar gives a range of possible gains and losses during year one. Which investment are you most comfortable with?



	<i>Best Case</i>	<i>Worst Case</i>
a. Portfolio A	£105,000	£98,000
b. Portfolio B	£115,000	£95,000
c. Portfolio C	£125,000	£90,000
d. Portfolio D	£140,000	£85,000
e. Portfolio E	£150,000	£80,000

7. What percentage of your total assets (excluding your main residence) do your investments and pensions constitute?
- a. More than 75%
 - b. Between 50% and 75%
 - c. Between 25% and 50%
 - d. Less than 25%

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8. Acceptance of short-term ups and downs in the value of your investment portfolio may lead to higher long-term values. Which of the following statements best describe your attitude towards these short-term ups and downs?
- a. *Minimising the risk of a drop in the value of my portfolio is critical, so I am willing to accept the lower long-term returns offered by conservative investments*
 - b. *Taking some short-term drop in the value of my portfolio in an effort to achieve higher long-term returns is okay, but I would prefer that the majority of my investments be in more conservative investments*
 - c. *Seeking higher, long-term returns is important to me, so I am willing to accept the substantial short-term drops in the value of my portfolio that may result from investing in less conservative investments*
 - d. *Maximising long-term investment returns is my main objective, and I am willing to accept large, and sometimes dramatic, short-term drops in the value of my portfolio to achieve this goal*
9. Suppose that one year ago, you invested a lump sum of £20,000 into a new investment policy in a particular investment fund. The fund you invested in has fallen during the period and today your new investment fund is worth just £16,000. You would be most likely to:
- a. *Sell the investment fund and invest the proceeds in a much safer investment*
 - b. *Sell part of the investment fund and invest in a safer investment*
 - c. *Sit tight, expecting the investment fund to improve*
 - d. *Sell the investment fund and invest the proceeds in something riskier to try to recoup the losses on your capital*
 - e. *Invest more money into your policy within the original investment fund*
10. What is your response to the following statement: "I have enough money available to meet foreseeable major expenses in the next 12 months"?
- a. *I strongly disagree*
 - b. *I disagree*
 - c. *I neither agree nor disagree*
 - d. *I agree*
 - e. *I strongly agree*
11. If your investment portfolio lost you money in a given year, would you be likely to sell some of your investments and invest the proceeds more conservatively?
- a. *Yes*
 - b. *No*

Specifically regarding your retirement objectives and pension plans (if applicable): -

12. When you retire, there are currently several ways you can take your pension benefits. Generally there is a trade off between absolute security (by purchasing an annuity) and having greater flexibility on how much pension you wish to draw plus having the advantage of leaving any residual pension to your dependants subject to tax. Which of these factors do you consider will be most important to you when you come to draw your pension?

- a. *The absolute security of my pension income is my primary concern*
- b. *The ability to have greater flexibility on the amount I can draw from my pension and having the ability to leave my residual pension to my dependants (subject to tax) are my primary concerns*

13. Retirement income may be provided through a range of sources including your private pensions, the state pension, ISA's and other savings. To give us an idea of the level of income you may require in retirement from all of these sources, please indicate this below if known:

- Realistically, I may require a gross income in retirement of £_____ per year.
(in today's terms to the nearest £1,000)*
- I do not know what income I may require in retirement.*

And:

- Realistically, I expect to start drawing my pension benefits around age: _____
(age 50 – 75)*
- I do not know what age I realistically expect to start drawing my pension benefits.
(Age 65 will be used as a default for analysis of any pension funds)*

Pension Priorities

1. To give us an indication as to the importance of your 'money purchase' pension(s) in funding your retirement, do you foresee using any non-pension investments to fund your retirement lifestyle such as ISAs, savings, equity release or investment products?

- a. *I plan on using a significant amount from my other investments to fund my retirement lifestyle.*
- b. *I plan on using some other investments to fund my retirement lifestyle if required.*
- c. *I do not plan on using any additional investments to fund my retirement lifestyle unless absolutely necessary.*

2. It is important for us to understand whether you require any flexibility as to the time when you envisage retiring and drawing on your pension(s). You may want to have the flexibility to retire earlier or later than you have stated or may be confident that you will retire on a certain date. Which of these statements best sums up your position in this regard?

- a. *I wish to keep my retirement date as flexible as possible.*
- b. *I may require some flexibility as to the date I retire, but it is likely to be around the time I have stated.*
- c. *I am almost certain that I will retire and start drawing on my pension(s) at the time I have stated.*

-
3. If you have pensions with more than one provider, it may be beneficial to consolidate these to a single pension provider to simplify your affairs and allow you to more easily monitor and take action on your pension(s). However, it may be preferable for you to spread your pension investments with several providers, following the adage to not “put all your eggs in one basket”. How do you feel about this issue?
- a. *Consolidating my pension(s) to a single provider would be highly beneficial, all other things being equal.*
 - b. *I do not have a view on this either way, or this is not an issue as I do not have pensions with more than one provider.*
 - c. *I do not see any value in consolidating my pensions to a single provider. I would prefer to keep my pension investments spread between different providers.*
4. By having a wide range of high quality funds to invest in within a pension product, it may be possible to maintain a well balanced portfolio in line with an investor’s risk profile and produce an increase in long term returns. However, this often comes at an additional cost with some providers charging higher fees for access to a wide range of funds. How importantly do you view having a wide range of funds in which to invest within your pension(s)?
- a. *I view it as very important to have a wide range of funds to invest in within my pension(s) and am prepared to pay a slightly higher charge if required to access these funds.*
 - b. *I view it as somewhat important to have a wide range of funds to invest in within my pension(s), but am not really prepared to pay much more in the way of additional costs to access these funds.*
 - c. *I do not view it as that important to have a wide range of funds to invest in within my pension(s).*
5. High pension charges may be detrimental to the long term investment returns of a pension acting as a drag on performance. However, it is often difficult to get other features and benefits in the cheapest pension contracts. How important do you view the cost of a pension product?
- a. *It is important to have my pension(s) invested in one of the least expensive pension contracts, as this may help my pension grow without the drag of high charges.*
 - b. *The amount I pay in charges on my pension(s) is an important consideration, although this should be looked at in context with the features and benefits I may sacrifice for a low cost pension contract.*
 - c. *Although pension charges should be considered, I do not place great emphasis on this aspect of my pension(s), with other features and benefits being more important to me.*
6. Some pension contracts have in built guarantees such as a guaranteed fund value at retirement or a guaranteed annuity rate that may provide you with more income in retirement than a standard annuity. Our analysis will show if your pension(s) have any guarantees, but if they do, how important might it be to you to retain these?
- a. *I wish to maintain any guarantees on my pension(s) and regard this as one of my main priorities.*
 - b. *All things being equal, maintaining any pension guarantees I may have would be beneficial, but this should be considered along with all other factors.*
 - c. *Although any pension guarantees I have should be considered, in general, I may be willing to give up these guarantees if there are significant additional benefits to switching to an alternative pension provider.*

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7. High quality administration from your pension provider(s) can mean that you are kept better informed about your pension(s) and are able to be more pro-active in planning your retirement. It may also mean that the pension provider acts more quickly and efficiently to enact any changes you require or information you have requested. However, high quality administration may come at the cost of higher pension charges. In general, how important is high quality pension administration to you?
- a. *I regard having my pension(s) with a company that has a reputation for high quality pension administration as very important, even if this incurs slightly higher charges.*
 - b. *I would ideally like my pension(s) to be with a company that has a reputation for high quality pension administration, but this is not a major consideration for me.*
 - c. *I am not really concerned about the quality of the pension administration and the service provided to me by my pension provider(s).*
8. If you were to die before drawing your pension, your financial dependants (such as your spouse or children) would often receive a lump sum payment. How important do you regard maximising this payment to your dependants on your death?
- a. *A lump sum payment to my dependants on my death is a very high priority for me and I would like to maximise this payment if at all possible.*
 - b. *Whilst I would like to provide the largest possible lump sum to my dependants in the event of my death, this factor should not override other aspects of my pension.*
 - c. *I do not deem lump sum death benefits as very important, or I have other financial provision in the event of my death for my dependants or I do not have any financial dependants.*
9. Investing your pension with a company who has a clear and transparent charging structure means that you always know how much you are paying for the service you are getting. Many pension providers do not have a clear and transparent charging system that can make it difficult to understand their charges. How importantly do you view investing with a company with a clear charging approach?
- a. *I really value knowing what I am paying and ensuring there are no hidden charges imposed by my pension provider(s).*
 - b. *Ideally, I would like to have clear and transparent charges applied to my pension(s), but this is not a big concern for me.*
 - c. *I don't really mind if my pension charges are unclear and I never really know what my pension(s) cost me. This does not really concern me.*
10. In general, a quarter of your pension fund can be taken as a tax free lump sum when you get to retirement age. Some schemes offer a more generous allowance that may be beneficial and will be highlighted in our analysis if this applies to your pension(s). Taking a lump sum out of your pension(s) at retirement will mean that the annual income available from the balance of your pension fund will be reduced. How important do you feel the ability to take a large tax free lump sum at retirement is to you?
- a. *I am likely to want to take the maximum possible lump sum when I retire and consider this to be a very important consideration in relation to my pension(s).*
 - b. *I will probably want to take a lump sum at retirement, but this is unlikely to be a major priority for me. I consider my long term pension income as the key factor.*
 - c. *I will probably not take a tax free lump sum at retirement so this factor is likely to be of little importance to me.*

11. If you have an occupational pension scheme that is administered by your current or previous employers, it may not grant you the ability to control your own investment strategy personally. How importantly do you view having control over the investment decisions taken on your occupational pension(s)?

- a. *It is important to me that I move my funds to a pension that gives me full control over the investment strategy I wish to take.*
- b. *I am interested in moving my funds to a pension that gives me full control over the investment strategy, unless there are compelling reasons to remain in the existing occupational pension scheme(s).*
- c. *I have no reason to question the investment performance of my occupational pension(s) and have no requirement for personal control over my funds, or I do not believe I have an occupational pension of this type.*

12. It is important for us to understand the *relative* importance of the different factors relating to your pension(s). There may be conflicting factors that advantage your pension(s) and understanding the relative importance of these advantages in relation to your specific needs is an important consideration when making our recommendations to you. In general, the prime aim of all investors is to maximise the value of their pension benefits at retirement and maintain the risk of pension investments within a tolerance acceptable to them. **Please indicate which of the following *other* factors is generally most important to you in relation to your pensions by placing a '1' against your top priority, a '2' against your next priority, and so on down to an '10' for your lowest priority.**

Retaining any guarantees. *If you have any guarantees such as 'guaranteed annuity rates' or guaranteed fund values, this may provide you with more certainty over the level of your income in retirement.*

Consolidation of pensions. *If your pension(s) are with a single provider, it may provide you with a clearer picture of your pension investments allowing more effective planning for your retirement and giving you a consolidated view of your pension(s).*

Investment choice & fund flexibility. *Investment choice and flexibility within your pension(s) may mean you can maintain your investments in line with an optimal strategy, giving you the freedom to switch between different investments and providing you with a range of investments to meet your changing needs.*

Charging transparency. *A clear charging structure may mean you are able to easily understand what effect charges may have on the growth of your pension(s) and there are no hidden charges or charges that may apply in future.*

Pension administration. *Quality pension administration means you can be provided with the correct paperwork or valuations of your pension(s) in an efficient and timely manner and your instructions are properly implemented helping you stay in control of your pension(s).*

Low pension charges. *Low charges may lead to a higher value of your pension(s) at retirement, all other factors being equal, although there may be a trade off between charges and the investment choice and performance.*

Maximising lump sum death benefits. *The death benefit is the amount payable to your beneficiaries should you die before taking pension benefits. Some policies may provide a different amount to the current fund value and may provide a higher amount in some circumstances.*

Maximising tax free cash ('Pension Commencement Lump Sum') at retirement. *In general, you can take a quarter of your pension fund at retirement as a tax free 'Pension Commencement Lump Sum', but in a few cases it may be possible to take a greater amount. If you are entitled to take a higher amount it may be advantageous to keep this option open.*

Retirement age flexibility. *Some pension contracts offer full flexibility over the age you start to draw your benefits. Some may provide guarantees at certain, specified ages making the benefits of these policies less suitable should you wish to keep your retirement age flexible.*

Personal Control. *If you have an occupational pension scheme that is administered by your current or previous employers, it may not grant you the ability to control your own investment strategy personally. By moving your funds to a policy that you control, you can shape the investment strategy you require.*

12. Declaration

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 given to me and that I am not under any obligation to take up any recommendations made. I understand that it is my responsibility to inform you of any changes which may affect the investment approach that is suitable for me.

PLEASE READ AND CHECK THIS ENTIRE FORM BEFORE SIGNING.

Signed:

Client

Signed:

Partner

Date:

Date:

To be completed by Lonsdale Financial Consulting Limited

Completed by: _____

On: / /

Additional Information