



# Financial Questionnaire

“Preparing you for life’s financial journey”

**Wayne Austin IFA**  
Independent Financial Advisers

## 1 Your Personal Details

Title	<input type="text"/> <b>1</b>	<input type="text"/> <b>2</b>			
First name (s)	<input type="text"/>	<input type="text"/>			
Surname	<input type="text"/>	<input type="text"/>			
Sex	<input type="text"/> Smoker Y N	<input type="text"/> Smoker Y N			
Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/> Marital Status <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/> Marital Status <input type="text"/>			
NI number	<input type="text"/>	<input type="text"/>			
Telephone / Email / Mobile	<input type="text"/>	<input type="text"/>			
Address	<input type="text"/> Postcode <input type="text"/>				
Nationality	<input type="text"/>	<input type="text"/>			
Meeting Dates	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## 2 Children and Dependants

Name	Relationship	Age	Notes/Education funding?
Name	Relationship	Age	
Name	Relationship	Age	

## 3 Employment

Employment / Employer	Employment / Employer		
Start Date	Retired Y N	Start Date	Retired Y N

## 4 Income / Expenditure / Tax rate

Income Details	Client 1	Client 2	Joint	Total	<b>1</b> Tax Rate %	<b>2</b>
Earned Income	£	£	£		<input type="text"/> %	<input type="text"/> %
Income from state benefits / pensions	£	£	£		Notes	
Income / Interest from savings and investments	£	£	£			
Any other income	£	£	£			
<b>Total income each month</b>	£	£	£			
<b>Total outgoings</b>	£	£	£			
Disposable income	£	£	£			

## 5 Protection / Life Insurance

How would you describe your health:

1

2

Owner	Type of cover	Provider	Policy number	Benefits Sum Assured	End Date	Monthly Premium

Death in Service	Sick pay
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Death in Service	Sick pay
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## 6 Liabilities / Mortgage / Loans / Other

Owner	Lender	Repayment Type	Balance Outstanding	Remaining Term	Curr Int Rate	Exp. of current terms	Protected Y/N	Monthly Payment
			£					
			£					
			£					
			£					

### Notes

## 7 Employer Pension Provision

Owner	Does employer offer pension		Provider	Joined Date	Type of Pension	Scheme Ret. Age	Widows Pension	Cont Levels Self Emp.		Fund Value
	Y	N								
	Y	N								

### Personal Pensions

Owner	Type	Provider	Funds	Ret. Age	Cont. Level	Est. Value £

What % of income would you like to retire on?

## 8 Savings / Cash Deposits

Owner	Investment Type, ISA etc	Provider	Fixed term	Int rate	Objective	Current value £

Emergency and reserve capital

£

Recommend 6 months fixed expenditure

Total

£

## 9 Existing Investments / Shares / Investment Bonds / Stocks & Shares ISA etc

Owner	Type of investment	Provider	Funds	Start Date	Initial Investment £	Inc. Taken	Value £

## 10 Assets

Asset Type	Owner	Type of Investment	Income	Purpose	Current Value
Main Residence					
Other Property					
Business Interests					
Other					
Personal Effects					
<b>Total</b>					£

Summary		1	2	Joint
Cash / Deposits	Total £			
Investments	Total £			
Assets / Personal Effects / Property	Total £			
Less liabilities	Total £			
<b>Total Net Worth</b>	Total £			

		<b>1</b>		<b>2</b>				<b>1</b>		<b>2</b>	
Do you have a satisfactory emergency fund?	Y	N	Y	N	Have you made a will?	Y	N	Y	N		
Has IHT been considered?	Y	N	Y	N	Have you made provision for long term care?	Y	N	Y	N		

The new investment is for:

<b>1</b>	<b>2</b>	<b>1</b>	<b>2</b>	<b>1</b>	<b>2</b>
Growth	Income	Growth & income			

## 11 General Financial Objectives

Please score each with 1 being high priority and 5 being low

	<b>1</b>	<b>2</b>		<b>1</b>	<b>2</b>
Family Security	<input type="checkbox"/>	<input type="checkbox"/>	Investment planning	<input type="checkbox"/>	<input type="checkbox"/>
Protecting against critical illness	<input type="checkbox"/>	<input type="checkbox"/>	Long term savings	<input type="checkbox"/>	<input type="checkbox"/>
Mitigating tax	<input type="checkbox"/>	<input type="checkbox"/>	Retirement planning	<input type="checkbox"/>	<input type="checkbox"/>
Protecting your income	<input type="checkbox"/>	<input type="checkbox"/>	Simplifying your investments	<input type="checkbox"/>	<input type="checkbox"/>
Providing for childrens education	<input type="checkbox"/>	<input type="checkbox"/>	Inheritance Tax	<input type="checkbox"/>	<input type="checkbox"/>

Other objectives

**Notes**

## 12 Risk Descriptions

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Please sign the risk description you think is most appropriate to your circumstances.

### Cautious Investor

You prefer capital security and investments that do not fluctuate in value. You accept this is likely to provide low rates of return, typically around or below the Bank of England base rate. The value of your capital should be protected, however, inflation may erode its purchasing power over time.

Your signature **1** ..... **2** .....

### Moderately Cautious Investor

You are prepared to accept a degree of investment risk for the potential to earn returns in excess of that normally associated with traditional Bank or Building Society accounts. As a preference, you would select a portfolio of traditionally lower risk investments like Bonds or Gilts, however, you accept a portfolio will have to contain Equity based funds with varying degrees of risk to achieve your objectives. Although protection of your capital is important, you accept it is not guaranteed and may fluctuate in value, you could get back less than you invested.

Your signature **1** ..... **2** .....

### Balanced Investor

You are prepared to accept a reasonable degree of investment risk for potential returns in excess of that normally associated with traditional Bank or Building Society accounts. You are happy to invest in core equity sectors with variable risk. You accept a portfolio will have to contain Equity based funds with varying degrees of risk to potentially achieve your objectives. You appreciate your investments will fall and rise in value and you could get back more or less than you invested.

Your signature **1** ..... **2** .....

### Moderately Adventurous Investor

You are prepared to expose your investments to a risk of loss for the potential to earn high returns. You are happy to invest your investment portfolio in a broad spread of equity investments, including exposure to worldwide and developing countries. You appreciate your investments will fall and rise in value and there is a risk that you could get back less than you invested.

Your signature **1** ..... **2** .....

### Adventurous Investor

You are prepared to expose your investments to a substantial risk of loss for the potential to earn substantial returns. You are happy to invest up to 100% of your investment portfolio in global equity and specialist investments. You appreciate your investments will fall and rise in value and there is a substantial risk you could get back significantly less than you invested.

Your signature **1** ..... **2** .....

- Investments should be viewed as long term with five years as a minimum term.
- There may be occasions where an individual fund or funds may have a higher risk rating than your overall stated attitude to risk. If this is the case then the overall risk rating applied to all of the combined funds recommended is still designed to meet your stated risk tolerance.
- Please note, a risk profile questionnaire will require completing and the results discussed in depth before any recommendations will be made.

### 13 Financial Knowledge

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#### What is your understanding of financial services products?

Refer to previous experience of advice received & products purchased.

1

2

- 1) Has no knowledge of investments whatsoever – this is first investment
- 2) Has reasonable knowledge of investments – already has at least one investment or pension contract
- 3) Has a strong knowledge of investments – already holds several investments and takes an active interest in following the markets & reviewing finances

Types of investment you wish to avoid?

### 14 Client Declaration

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Data Protection Act 1998 - The information recorded in this document may be retained on computer for reference purposes and will be held in accordance with the above Act. Some services are provided to Wayne Austin IFA Ltd by third parties, for example for processing business or obtaining compliance or regulatory advice, which warrant the disclosure of more than just your basic contact details. By signing below, you agree that personal information held by Wayne Austin IFA Ltd may be disclosed, on a confidential basis and in accordance with the Data Protection Act 1998, to any such third parties. You also agree that this information may be transferred electronically, e.g. email, and you agree that ourselves, or any such third party, may contact you in future by any means of communication which we consider appropriate at the time.

I confirm that I have answered your questions as far as I am willing and able. I understand that failing to disclose information or providing inaccurate information may result in the advice given to me at this time not being appropriate. None disclosure of information or material facts will result in no liability for the advice given by Wayne Austin IFA Ltd.

I have requested **limited advice** in the area of:

Investment

Retirement

Protection

1 Signed ..... Date .....

2 Signed ..... Date .....

