Kingfisher Independent Financial Planning LLP

PERSONAL FINANCIAL PLANNING QUESTIONNAIRE

(For use with Retail Clients Only)

Name of Client(s)	
Name of Adviser	
Date of first contact	
Dates of subsequent contacts	

Personal Details	Self	Partner
Title		
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		
Smoker/Non Smoker		
State of Health		
National Insurance Number		

Identity Verification	Client 1				Client 2			
Source used	Primary		Secondary		Primary		Secondary	
Copy held on file?	Yes		No		Yes		No	
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 Dependants 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 Employed Net profit for the last 3 years		
Tax Band		
Net Income Per Month		

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			
Totals			
Monthly Disposable Income			

Main Liabilities	**(Credit cards, loans and HP ~ NOT Mortgages)**				
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

Current Mortgage Details			
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	

Second Mortgage Details – if applicable			
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	

Proposed Mortgage Details ~ if applicable			
Self/Partner/Joint		Preferred Term	
Maximum Mortgage/Amount of borrowing		Maximum Price/ Purchase Price	
Amount of Deposit		Source of Deposit	
Leasehold/ Freehold/ Feuhold		Estimate Value	
Are you likely to move home within the mortgage term		If yes, will this potentially be to a larger or smaller property.	
If the amount borrowed is greater than the purchase price please give reason, to include details of any proposed debt consolidation		Will this be the only property you own or have a mortgage on	
Category of Applicants e.g. First Time Buyers.			

Please indicate which of the following mortgage features are important to you and why (where applicable		
Features	**Tick**	**Reason**
To fix your mortgage costs for a certain period		
Access to an initial cash sum (Cashback)		
A discount on your mortgage repayment in the early years.		
No early redemption penalty on part or full repayment.		
An upper limit on your mortgage costs for a specific period		
No tie-in after a fixed, discounted or capped interest period		
No high percentage lending fee		
Speed of mortgage completion		
Ability to add fees to the loan		
Ability to vary repayment amounts or take holidays		

Please indicate whether:		
You are concerned about the possibility of future interest rate movements		
You want the certainty of your mortgage being repaid at the end of the term		
You are comfortable if all or part of your mortgage is repaid from the proceeds of an investment product. i.e. an endowment, ISA or pension.		

Notes

Retirement Planning	Self	Partner
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 that 25% of the company shares		
Are you a Controlling Director		
Has the client applied for ‘Primary Protection’ under the Pension Simplification Transitional Arrangements? If yes refer to Compliance		
Has the client applied for ‘Enhanced Protection’ under the Pension Simplification Transitional Arrangements? If yes refer to Compliance		
Has the client applied under the transitional arrangements to protect a tax free cash entitlement? If yes refer to Compliance		

Current and Other Scheme details

Owner	Type of Plan	Provider	Plan Number
Contracted IN/OUT	Contributions	Plan Retirement Date	Projected Pension
Amount of Death Benefit	Accrual Rate (if Applicable)	Date of Joining	Date of Leaving

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Notes

Family and Personal Protection			**Include all type of life assurance & serious illness cover**
Life Assured	Sum Assured	Premium	Type of Plan
Company	Term of Plan	Start Date	Plan Number
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Are any of the above policies NOT available for use to protect the mortgage		**If so which one/s**	

Cash Assets – including Mini Cash ISAs			
Owner	Bank/BS	Type of Account	Withdrawal Notice
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

Owner	Bank/BS	Type of Account	Withdrawal Notice
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			
Owner	Type of Investment	Provider/Institute	Plan Number
Investment Amount	Current Value	Date Commenced	Maturity Date

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Investment Amount	Current Value	Date Commenced	Maturity Date

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

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					

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

Discontinuance of Advice	Self	Partner	Joint
Are you discontinuing/cancelling any existing investment or policy			
Please record reason			

Client Investment Priorities			
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			
Area	**Self**	**Partner**	**What do you wish to achieve**
Family Protection			
Personal Protection			
Mortgage/re-mortgage			
Regular Savings			
Retirement Planning			
Estate Planning			
Investment Planning			
Long Term Care Planning			
Others (Please State)			