

BUSINESS FACT FIND

PERSONAL: MAIN DETAILS

	Director/Partner	Director /Partner	Director /Partner	Director /Partner
Main Contact				
Surname				
First Names				
Business Name				
Business Address				
Date of Birth				
Smoker ?	Yes / No	Yes / No	Yes / No	Yes / No
Date Company Set-up				
Telephone				
Fax				
Company Registration				
Number of Employees				
Nature of Business				
Value of Business				
Date of Valuation				
Business Type	Sole Trader / Partnership / Limited Company / plc(quoted) /plc (unquoted)			
Associated Businesses				
Client Status	Full Advisory / Execution Only / Discretionary / Mortgage/ Limited Advice: Mortgage, Pensions, Protection, Savings, Investment			
Consultant				
Introducer				
Objectives				
Comments				

BUSINESS: MAIN DETAILS

Bank Name	
Bank Sort Code	
Bank Account Number	
Name of Account	
Have terms of Business been Signed?	
Date Terms of Business Given	
Terms of Business Version	
Risk Attitude Discussed Date	
Business Card Given Date	
First Contact Date	
Fact Find Date	
Next Review Date	

EMPLOYEES	1	2	3	4	5
Title	Mr/Mrs/Miss/Ms	Mr/Mrs/Miss/Ms	Mr/Mrs/Miss/Ms	Mr/Mrs/Miss/Ms	Mr/Mrs/Miss/Ms
First Names					
Surname					
Known as					
Key Person?	Yes/No	Yes/No	Yes/No	Yes/No	Yes/No
Date of Birth					
Job Title					
Occupation					
Employment Status					
Share Details:					
Type					
Number / %	/ %	/ %	/ %	/ %	/ %
Total Value					
Valuation Date					
NI Number					
State of Health					
Home Address					
Post Code					
Salary					
Cigarette Smoker?	Yes/No	Yes/No	Yes/No	Yes/No	Yes/No
Date Commenced Service					
Date of Eligibility to Join Scheme					
Retirement Age	65/	65/	65/	65/	65/
Leaving Date					
Dangerous Pursuits					

Addresses	Bank	Accountant	Solicitor	Other
Title				
Contact Name				
Known as				
Company Name				
Address				
Postcode				
Telephone				
Mobile Phone				
Fax				
E-mail				
Web Address				

ACCOUNTING

Business Start Date	
Year End (Day/Month)	
Year of Latest set of Accounts	
For the last trading year, Net Asset Value	
Details of Assets	
Tax District	
Tax Reference	

For Ltd or plc Business

Corporation Tax Rate			
For the last three years	Year to:	Year to:	Year to:
Turnover			
Profit before Director's Remuneration etc			
Profit after Director's Remuneration etc			
Corporation Tax			
Net Profit retained			
Dividends paid			

For Partnership or Sole Trader

For the last three years:	Year to:	Year to:	Year to:
Turnover			
Gross Profit			
Tax			
Net Profit			
Amount of PAYE and NIC outstanding at any time?			
Details of Shareholder/ Partnership Agreement			
Type of Agreement	Double Option/Buy-Sell		
Comments			

INVESTMENTS

Investment Name			
Investment Type	Unit Trusts/Stocks & Shares/ Other	Unit Trusts/Stocks & Shares/ Other	Unit Trusts/Stocks & Shares/ Other
Reference			
Contribution			
Frequency	Single/Monthly/Quarterly/Half f Yearly/ Annual	Single/Monthly/Quarterly/Half Yearly/ Annual	Single/Monthly/Quarterly/Half Yearly/ Annual
Transaction Type			
Date			
Number of Units/Shares			
Price			
Value			
Gross Annual Income			
Tax Status	Taxable/Tax Exempt/Tax Deferred	Taxable/Tax Exempt/Tax Deferred	Taxable/Tax Exempt/Tax Deferred
Onshore?	Yes/No	Yes/No	Yes/No
Expected Term			
Risk Category	Safe/Cautious/Medium High/ Speculative	Safe/Cautious/Medium High/ Speculative	Safe/Cautious/Medium High/ Speculative

BUSINESS MORTGAGES/LOANS

Borrower	Business/Business Partner	Business/Business Partner	Business/Business Partner
Mortgage/Loan Type	Capital Repayment /Standing / Endowment / Bank/ Director's Loan Account / Hire Purchase /Lease	Capital Repayment / Standing / Endowment / Bank/Director's Loan Account/Hire Purchase /Lease	Capital Repayment / Standing / Endowment / Bank /Director's Loan Account/Hire Purchase /Lease
Lender			
Security	Unsecured / Property	Unsecured / Property	Unsecured / Property
Roll Number			
Original Mortgage/Loan	£	£	£
Outstanding Amount	£	£	£
Interest Rate	%	%	%
Rate Type	Fixed/Variable/Combined	Fixed/Variable/Combined	Fixed/Variable/Combined
Redemption Penalty End Date			
Redemption Penalty and Cashback Details			
Period for Rate Control			
Repayment			
Frequency			
Start Date			
End Date			
Guarantors			
Mortgage Options	Equity Share/ Cashback /First Time Buyer/Foreign Currency/	Equity Share/ Cashback /First Time Buyer/Foreign Currency	Equity Share/ Cashback /First Time Buyer/Foreign Currency

Comment

LIABILITY FOR LEASES (PROPERTY)			
Monthly Rental			
Rent Review Date			
Lease End Date			
Guarantors			
Comment			

OTHER LIABILITIES

Overdraft			
Outstanding Tax			
Other Liabilities and Accruals			

KEY PERSON LIFE COVER

Product					
Plan Name					
Policy Reference					
Policy Holder	Employer Pension Scheme/Employer/Employee/ Partner/Shareholder				
Policy Type	Term Assurance/Whole of Life/Endowment/Death in Service				
Contribution					
Frequency	Single/Monthly/Quarterly/1/2 yearly/Annual				
Single Premium Costing?	Yes/No				
Last Review Date					
Insured	1	2	3	4	5
Policy Number					
Cover					
Contribution					
Frequency					
Start Date					
End Date					
Waiver of Premium?	Yes/No	Yes/No	Yes/No	Yes/No	Yes/No
Connected Policies					
Purpose	Key Person/	Key Person/	Key Person/	Key Person/	Key Person/
Comment					

KEY PERSON PERMANENT HEALTH INSURANCE

Product					
Plan Name					
Policy Type	Unit Linked / Guaranteed				
Policy Reference					
Last Review Date					
Benefit Frequency	Single/Monthly/Quarterly/1/2 yearly/Annual				
Default Salary %					
Contribution					
Frequency	Single/Monthly/Quarterly/1/2 yearly/Annual				
Unit Rate per £1000 Cover					

KEY PERSON PERMANENT HEALTH INSURANCE contd					
Guarantee Period (years)					
Fund Link	Non Profit/Unit Linked/With Profit				
Policy Options	Conventional/Renewable/Reviewable/Proportionate Benefit/No Claims				
Cover Escalation Rate	%/AEI/RPI				
Benefit Escalation Rate	%/AEI/RPI				
1 st Deferred Period (weeks)					
2 nd Deferred Period (weeks)					
Claim Period (years, months)					
Insured	1	2	3	4	5
Policy Number					
Salary					
1 st % of Salary					
2 nd % of Salary					
1 st Level of Cover					
2 nd Level of Cover					
Contribution					
Frequency					
Start Date					
End Date					
Comment					

KEY PERSON CRITICAL ILLNESS

Product					
Plan Name					
Reference					
Policy Type	No Death Benefit/Term Assurance/Whole of Life				
Contribution					
Frequency	Single/Monthly/Quarterly/1/2 yearly/Annual				
Single Premium Costing?	Yes/No				
Insured	1	2	3	4	5
Policy Number					
Cover					
Type of Cover	Standard/Maximum/Decreasing	Standard/Maximum/Decreasing	Standard/Maximum/Decreasing	Standard/Maximum/Decreasing	Standard/Maximum/Decreasing
Contribution					
Frequency					
Start Date					
End Date					
Waiver of Premium?	Yes/No	Yes/No	Yes/No	Yes/No	Yes/No
Comment					

SHAREHOLDERS / PARTNERSHIP LIFE COVER

Product					
Plan Name					
Policy Reference					
Policy Holder					
Policy Type	No Death Benefit/Term Assurance/ Whole of Life				
Contribution					
Frequency	Single/Monthly/Quarterly/1/2 yearly/Annual				
Single Premium Costing?	Yes/No				
Last Review Date	1	2	3	4	5
Comment					
Insured					
Policy Number					
Cover					
In Trust/Assigned					
Beneficiary					
Contribution					
Frequency					
Start Date	Yes/No	Yes/No	Yes/No	Yes/No	Yes/No
End Date	Partnership/	Partnership/	Partnership/	Partnership/	Partnership/
Waiver of Premium?	Business/	Business/	Business/	Business/	Business/
Connected Policies	Business/	Business/	Business/	Business/	Business/

SHAREHOLDERS/PARTNERSHIP CRITICAL ILLNESS

Product					
Plan Name					
Reference					
Policy Type	No Death Benefit/Term Assurance/ Whole of Life				
Contribution					
Frequency	Single/Monthly/Quarterly/1/2 yearly/Annual				
Single Premium Costing?	Yes/No				
Insured	1	2	3	4	5
Policy Number					
Cover					
Type of Cover					
Contribution					
Frequency					
Start Date					
End Date					
In Trust/Assigned					
Waiver of Premium?	Yes/No	Yes/No	Yes/No	Yes/No	Yes/No
Purpose	Partnership/	Partnership/	Partnership/	Partnership/	Partnership/
Beneficiary: Death	Business/	Business/	Business/	Business/	Business/
Beneficiary:Critical Illness	Business/	Business/	Business/	Business/	Business/

GROUP LIFE COVER (LUMP SUM) / GROUP PERMANENT HEALTH INSURANCE

Product					
Plan Name					
Policy Reference					
Policy Holder	Employer/Employee/Partner/Shareholder/ Employer Pension Scheme				
Policy Type	Term Assurance/Whole of Life/Endowment/Death in Service				
Contribution					
Frequency	Single/Monthly/Quarterly/1/2 yearly/Annual				
Single Premium Costing?	Yes/No				
Last Review Date					
NON DIS: Insured	1	2	3	4	5
Policy Number					
Cover					
In Trust/Assigned					
Beneficiary					
Contribution					
Frequency					
Start Date					
End Date					
Waiver of Premium?	Yes/No	Yes/No	Yes/No	Yes/No	Yes/No
Connected Policy Details?					
Purpose					
IF DEATH IN SERVICE Insured	1	2	3	4	5
Salary					
Factor of Salary					
Start Date					
End Date					
Beneficiary					
Purpose					

GROUP PRIVATE MEDICAL INSURANCE

Product					
Plan Name					
Reference					
Outpatients Included?	Yes/No				
Contribution					
Frequency	Single/Monthly/Quarterly/1/2 yearly/Annual				
Insured	1	2	3	4	5
Policy Number					
Is Family Included?					
Contribution					
Frequency					
Start Date					
End Date					

GROUP PERSONAL PENSIONS

Product & Company					
Plan Name					
Reference					
Contribution					
Frequency					
Policy Holder	1	2	3	4	5
Policy Number					
Start Date					
End Date					
Contribution					
Frequency					
Contribution Escalation	RPI/AEI/ LPI %	RPI/AEI/ LPI	RPI/AEI/ LPI	RPI/AEI/ LPI	RPI/AEI/ LPI
Policy Status	Live/Paid up Refunded/Vested/ Transfer/Retired Proposed/Transfer	Live/Paid up Refunded/Vested/ Transfer/Retired Proposed/Transfer	Live/Paid up Refunded/Vested/ Transfer/Retired Proposed/Transfer	Live/Paid up Refunded/Vested/ Transfer/Retired Proposed/Transfer	Live/Paid up Refunded/Vested/ Transfer/Retired Proposed/Transfer
If Unit Linked: Current Price					
If Protected Rights: Current Value					
Contracted Out?	Yes/No	Yes/No	Yes/No	Yes/No	Yes/No
Retirement Age	65	65	65	65	65
Return of	Fund/Premium no Interest/Premium with Interest/Amount	Fund/Premium no Interest/Premium with Interest/Amount	Fund/Premium no Interest/Premium with Interest/Amount	Fund/Premium no Interest/Premium with Interest/Amount	Fund/Premium no Interest /Premium with Interest/Amount
Details of Connected Policies					
Waiver of Premium?	Yes/No	Yes/No	Yes/No	Yes/ No	Yes/No
Comment					

GROUP OCCUPATIONAL MONEY PURCHASE PENSIONS

Product & Company					
Plan Name					
Reference					
Contribution					
Contracted out of SERPS?					
Frequency					
PSO Number					
SCON Number					
ECON Number					
Plan Member	1	2	3	4	5
Policy Number					
Start Date					
End Date					
Contribution					
Frequency					
Contribution Escalation	RPI/AEI/ LPI %	RPI/AEI/ LPI	RPI/AEI/ LPI	RPI/AEI/ LPI	RPI/AEI/ LPI
Policy Status	Live/Paid up Refunded/Vested/ Transfer/Retired Proposed/Transfer	Live/Paid up Refunded/Vested/ Transfer/Retired Proposed/Transfer	Live/Paid up Refunded/Vested/ Transfer/Retired Proposed/Transfer	Live/Paid up Refunded/Vested/ Transfer/Retired Proposed/Transfer	Live/Paid up Refunded/Vested/ Transfer/Retired Proposed/Transfer
If Unit Linked: Current Value					
If Protected Rights: Current Value					
Contracted Out?	Yes/No	Yes/No	Yes/No	Yes/No	Yes/No
Retirement Age	65	65	65	65	65
Years of Service					
Return of	Fund/Premium no Interest/Premium with Interest/Amount	Fund/Premium no Interest/Premium with Interest/Amount	Fund/Premium no Interest/Premium with Interest/Amount	Fund/Premium no Interest/Premium with Interest/Amount	Fund/Premium no Interest /Premium with Interest/Amount
Details of Connected Policies					
Waiver of Premium?	Yes/No	Yes/No	Yes/No	Yes/ No	Yes/No
Comment					

EXECUTIVE PENSIONS AND SMALL SELF ADMINISTERED SCHEMES

Product & Company					
Plan Name					
Reference					
Policy Type	EPP / SSAS				
Contribution					
Frequency					
PSO Number					
Plan Member	1	2	3	4	5
Policy Number					
Start Date					
End Date					
Contribution					
Frequency					
Contribution Escalation	RPI/AEI/ LPI %	RPI/AEI/ LPI	RPI/AEI/ LPI	RPI/AEI/ LPI	RPI/AEI/ LPI
Policy Status	Live/Paid up Refunded/Vested/ Transfer/Retired Proposed/Transfer	Live/Paid up Refunded/Vested/ Transfer/Retired Proposed/Transfer	Live/Paid up Refunded/Vested/ Transfer/Retired Proposed/Transfer	Live/Paid up Refunded/Vested/ Transfer/Retired Proposed/Transfer	Live/Paid up Refunded/Vested/ Transfer/Retired Proposed/Transfer
Fund Linked	With Profits/ Unit Linked/ Self Administered	With Profits/ Unit Linked/ Self Administered	With Profits/ Unit Linked/ Self Administered	With Profits/ Unit Linked/ Self Administered	With Profits/ Unit Linked/ Self Administered
If Unit Linked: Current Value					
Retirement Age	65	65	65	65	65
Years of Service					
Return of	Fund/Premium no Interest/Premium with Interest/Amount	Fund/Premium no Interest/Premium with Interest/Amount	Fund/Premium no Interest/Premium with Interest/Amount	Fund/Premium no Interest/Premium with Interest/Amount	Fund/Premium no Interest /Premium with Interest/Amount
Details of Connected Policies					
Waiver of Premium?	Yes/No	Yes/No	Yes/No	Yes/ No	Yes/No
Comment					

ATTITUDE TO RISK

1	Cautious The Cautious investor is very sensitive to short-term losses. A Cautious investor's aversion to short-term losses could compel them to sell their investment and hold a zero risk investment instead if losses occur. Cautious investors would accept lower long-term return in exchange for smaller and less frequent changes in portfolio value. Analyzing the risk-return choices available, a Cautious investor is usually willing to accept a lower return in order to assure the safety of his or her investment.
2	Moderately Cautious The Moderately Cautious investor is sensitive to short-term losses. A Moderately Cautious investor's aversion to losses could compel them to shift into a more stable investment if significant short-term losses occur. Analyzing the risk-return choices available, a Moderately Cautious investor is usually willing to accept somewhat lower returns in order to assure greater safety of his or her investment.
3	Moderate The Moderate Investor is somewhat concerned with short-term losses and may shift to a more stable option in the event of significant losses. The safeties of investment and return are typically of equal importance to the Moderate investor.
4	Moderately Adventurous The Moderately Adventurous Investor is willing to accept high risk and chance of loss in order to achieve higher returns on his or her investment. Significant losses over an extended period may prompt the Moderately Adventurous Investor to shift to a less risky investment.
5	Adventurous The Adventurous Investor aims to maximise long-term expected returns rather than to minimise possible short-term losses. An Adventurous Investor values high returns relatively more and can tolerate both large and frequent fluctuations through time in portfolio value in exchange for a higher return over the long term.

ATTITUDE TO RISK

Attitude to Risk: Investments

No Fall In Value and Very Limited Growth Potential

1	2	3	4	5
---	---	---	---	---

Probable Greater Fluctuations With Higher Potential Long Term Growth

Attitude to Risk: Regular Savings

No Fall In Value and Very Limited Growth Potential

1	2	3	4	5
---	---	---	---	---

Probable Greater Fluctuations With Higher Potential Long Term Growth

Attitude to Risk: Pensions

No Fall In Value and Very Limited Growth Potential

1	2	3	4	5
---	---	---	---	---

Probable Greater Fluctuations With Higher Potential Long Term Growth

Attitude to Risk: Mortgages

Certainty of Mortgage Being Repaid, but no Surplus at Maturity

1	2	3	4	5
---	---	---	---	---

Possibility of Mortgage not being Repaid, but potential Surplus at Maturity

Relative Importance of Income and Capital Stability: Investments

No Fluctuations in Capital Value, but no Inflation Protection and Probable Income Fluctuations

1	2	3	4	5
---	---	---	---	---

Fluctuating Capital Values but Possible Long Term Protection of Capital and Income

Importance of Access to Capital: Investment

Immediate Access with no Risk of Loss but no Potential Capital Growth

Immediate Access, Some Risk of Loss and Some Potential Capital Growth

Limited Access or High Chance of Loss on Early Withdrawal

No Access for ____ Years

%	%	%	%
---	---	---	---

Ethical Investment

Do you have any objection to any particular types of investment or investment sectors?

Details

Yes/No

DECLARATION

- * I/We have read through this Fact Find and confirm that the information given is accurate and complete
- * I/We understand that I/we have provided this information on the understanding that it will be used in the strictest confidence and that it does not place me/us under any obligation to take up any recommendation which may be made
- * I/We have received a Business card and copy of the Client Agreement letter version number
- * I/We have withheld certain details and am/are aware that this may prevent the adviser from being able to provide the best possible advice from my/our circumstances Yes No (please tick)

Signature				
Name				
Position Held				
Date				
Adviser				
Date				