



PERSONAL FINANCIAL PLANNING QUESTIONNAIRE

(For use with Retail Clients Only)

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

Introduced/Referred by: _____

Financial Services & Markets Act 2000 & Financial Services Act 2012

Independent Financial Advisers are required to have proper regard for a client's best interests in any advice given. They must therefore do their utmost to ensure that they are aware of your personal and financial circumstances so that their advice is the most suitable for your needs. The questions here have been specifically designed to help your adviser provide advice that meets your needs. If, for any reason, you decline to answer any or all of the questions or if you fail to provide true and accurate information to the best of your knowledge, the advice given subsequently may not be best advice, as it can only be based on the information provided.

UK DPA (Data Protection Act) 2018 & the EU GDPR (General Data Protection Regulations)

The information given in this document will be retained on computer for reference purposes and will be held in accordance with the UK DPA (Data Protection Act) 2018 and the EU GDPR (General Data Protection Regulations). The information may also be used by The Whitechurch Network Limited and its Appointed Representatives, to provide you with the details of products suitable to your requirements.

Details about your mortgage requirements.

A mortgage is one of the largest financial purchases you will make. We believe it is important that you receive advice to help you select a mortgage that fits your needs and is relevant to your personal circumstances. In order to give you high quality advice, we need to understand your requirements and objectives.

Nexus IFA Ltd & Nexus Financial Planning are both Appointed Representatives of In Partnership, a trading style of The Whitechurch Network Limited which is Authorised and Regulated by the Financial Conduct Authority(FCA).

Personal Details	First Applicant	Second Applicant
Title		
First Names		
Surname		
Current Address including postcode		
How Long Have You Lived At This Address? Date: Month./Year	yrs m / - To Date	yrs m / - To Date
Previous Address if less than 3 years		
How Long Have You Lived At This Address? Date: Month./Year	yrs m / to /	yrs m / to /
Residential Status and Monthly rent (if appropriate)	Owner /Tenant /Family £	Owner /Tenant /Family £
Address which appears on the electoral roll if different		
Home Telephone Number		
Mobile Telephone Number		
Email Address First Applicant		
Email Address Second Applicant		
Date of Birth		
Marital Status/Relationship to other applicant. - Single / Married / Partner.		
Gender	Male / Female	Male / Female
Height & Weight		
State of Health		
Have you smoked in the last 12 months Amount	Yes / No	Yes / No
National Insurance Number		

Family and Financial Dependants Details i.e. Children, Parents, Grandparents			
Full Name	Relationship	Age/Date of Birth	Additional Comments

Notes:

Employment Details	First Applicant	Second Applicant
Employment Status		
Occupation		
Nature of Duties		
Name of Employer		
Employers Address		
Work Contact Telephone Number		
Number of years/months in current employment		
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 year accounts available? (State last 3 years Net Profits)		
Tax office		
Tax reference number		

Income Details (Employed)	First Applicant	Second Applicant
Salary/Drawings p.a.		
Other Benefits (P11D)		
Guaranteed additional p.a.		
Regular additional p.a.		
Bonuses		
Investments (Assets & Investment Section)		
Pensions		
Others		
Gross Income p.a.		
Tax Band / Rate		
Net Income Per Month		

Notes:

Does your employer provide you with the following:	First Applicant	Second Applicant
Death in service	Yes / No	Yes / No
If Yes, specify the amount	£	£
Private medical cover	Yes / No	Yes / No
If Yes, who does it cover		
Permanent health insurance	Yes / No	Yes / No
If Yes, specify the amount	£	£
Deferred period		
Sick pay	Yes / No	Yes / No
If Yes, specify the number of weeks		

Income Details (Self Employed)	First Applicant	Date/Period	Second Applicant	Date/Period
Drawings p.a.				
Net profit last year				
Previous year				
Year before that				

Credit History	First Applicant	Second Applicant
Have you ever had a mortgage or loan refused? – Show details in notes below	Yes / No	Yes / No
Have you ever had a judgement debt or a loan default registered against you?	Yes / No	Yes / No
Have you ever been declared bankrupt or made an arrangement with your creditors?	Yes / No	Yes / No
Have you ever failed to keep up your repayments under any previous or current mortgage, rental or loan agreement?	Yes / No	Yes / No

Notes:

Outgoing Commitments	First Applicant	Second Applicant	Joint
Mortgage/Rent			
Utilities /Electricity/Gas etc.			
Council Tax			
Hire Purchases			
Car Running Costs			
Telephone			
Social Expenses			
Household Expenses			
Insurance Policies			
Child maintenance/alimony payments			
Other commitments including credit cards, loans, school fees etc.			
Totals			
Net Income Per Month			
Monthly Disposable Income			

Main Liabilities (Credit cards, loans and HP)						
First/ Second/ Joint	Creditor	Reason	Amount Outstanding	Term Outstanding	Monthly Payment	Paying off on Remortgage?
			£		£	Yes /No
			£		£	Yes /No
			£		£	Yes /No
			£		£	Yes /No
			£		£	Yes /No

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? If yes, 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?		

Notes:

Current Mortgage Details- First Applicant / Joint Mortgage (Please Circle)	
Lender	
Account Number	
Amount Borrowed	£
Amount Outstanding	£
Current Value	£
Term Of Original Mortgage - Start date	
Term Remaining	
Type Of Mortgage (Repayment/Interest only)	
Interest Type (SVR/Fixed/Tracker/Discounted)	
Rate Of Interest	
Early Redemption Penalty (Amount)	
Term To End Of Penalty Period	
Happy To Pay Any Early Redemption Penalty	Yes /No
If Selling, Sale Price	£
Is The Current Mortgage Portable	Yes /No
Current Mortgage Details- Second Applicant	
Lender	
Account Number	
Amount Borrowed	£
Amount Outstanding	£
Current Value	£
Term Of Original Mortgage - Start date	
Term Remaining	
Type Of Mortgage (Repayment/Interest only)	
Interest Type (SVR/Fixed/Tracker/Discounted)	
Rate Of Interest	
Early Redemption Penalty (Amount)	
Term To End Of Penalty Period	
Happy To Pay Any Early Redemption Penalty	Yes /No
If Selling, Sale Price	£
Is The Current Mortgage Portable	Yes /No

Note: (Additional properties to be noted in addendum)

Proposed Mortgage Details	
Address of property to be mortgaged (If known)	
Property type	House (Detached /Semi / Terraced) Flat /Maisonette / Bungalow
Leasehold / Freehold / Feuhold	
Mortgagees (Self / Partner / Joint)	
Purchase Price or Remortgage Value	£
Amount of borrowing	£
Amount of deposit (or equity)	£
Source of deposit	
Preferred MAX term of borrowing in years	
Will this be the only property you own or have a mortgage on – If 'No' state additional property details on ' Addendum '	
Total amount to be borrowed	£
If this is greater than the purchase price, please give reason, to include details of any proposed debt consolidation	
Are you likely to move home within the mortgage Term?	
If yes, will this potentially be to a larger or smaller property?	
Have you any plans to pay off some or the entire mortgage in the foreseeable future?	
Name of anyone aged 18+ in addition to mortgage applicants	
Is the level of your income or expenditure likely to change significantly within the foreseeable future? – If yes, please give details in notes	

Features	
To fix your mortgage costs for a certain period	Yes / No
Access to an initial cash sum (Cash back)	Yes / No
A discount on your mortgage repayment in the early years	Yes / No
No early redemption penalty on part or full repayment	Yes / No
An upper limit on your mortgage costs for a specific period	Yes / No
No tie-in after a fixed, discounted or capped interest period	Yes / No
No high percentage lending fee	Yes / No
Speed of mortgage completion	Yes / No
Ability to add fees to the loan	Yes / No
Ability to vary repayment amounts or take holidays	Yes / No

Category of Applicants	First Applicant	Second Applicant
First Time Buyers	Yes / No	Yes / No
Sell and Buy	Yes / No	Yes / No
Re-Mortgaging	Yes / No	Yes / No
2 nd Mortgage	Yes / No	Yes / No
Further Advance	Yes / No	Yes / No
Right to Buy	Yes / No	Yes / No
Shared Ownership Scheme	Yes / No	Yes / No
Business Loan	Yes / No	Yes / No

Please indicate whether:	First Applicant	Second Applicant
You are concerned about the possibility of future interest rate movements	Yes /No	Yes /No
You want the certainty of your mortgage being repaid at the end of the term	Yes /No	Yes /No
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.	Yes /No	Yes /No

Notes:

Retirement Planning/Income Beyond Retirement	First Applicant	Second Applicant
Are you a member of a company scheme?	Yes /No	Yes /No
Do you have access to a company scheme either now or at some known time in the future?	Yes /No	Yes /No
Do you have a current personal pension?	Yes /No	Yes /No
At what age do you wish to retire?	Yrs	Yrs
If you were retiring today, what level of income do you feel you would require?	£	£
Are you a Controlling Director?	Yes /No	Yes /No
Do you own more than 20% of the company shares?	Yes /No	Yes /No
Have you applied for 'Primary Protection' under the Pension Simplification Transitional Arrangements?	Yes /No	Yes /No
Have you applied for 'Enhanced Protection' under the Pension Simplification Transitional Arrangements?	Yes /No	Yes /No
Have you applied under the transitional arrangements to protect a tax free cash entitlement?	Yes /No	Yes /No
Any current and other scheme details? (Add in Notes)	Yes /No	Yes /No

Notes:

Current and Other Scheme Details			
Owner	Type Of Plan	Company	Retirement Date
Contracted IN/OUT	Personal Contributions	Employer Contributions	Current Value
			£
Amount of Death Benefit	Accrual Rate (If Applicable)	Date of Joining	Date of Leaving

Current and Other Scheme Details			
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Contracted IN/OUT	Personal Contributions	Employer Contributions	Current Value
			£
Amount of Death Benefit	Accrual Rate (If Applicable)	Date of Joining	Date of Leaving

Current and Other Scheme Details			
Owner	Type Of Plan	Company	Retirement Date
Contracted IN/OUT	Personal Contributions	Employer Contributions	Current Value
			£
Amount of Death Benefit	Accrual Rate (If Applicable)	Date of Joining	Date of Leaving

Notes:

Family and Personal Protection Plan Details (Include all type of plans)			
Life Assured	Sum Assured	Premium	Type of Plan
	£	£	
Company	Term of Plan	Start Date	Reason for Plan
Life Assured	Sum Assured	Premium	Type of Plan
	£	£	
Company	Term of Plan	Start Date	Reason for Plan
Life Assured	Sum Assured	Premium	Type of Plan
	£	£	
Company	Term of Plan	Start Date	Reason for Plan

Assets & Investments	Owner (Self/Joint /Partner) Please tick	Policy Number	Provider	Current Value	Income
Main Residence	S /J /P			£	£
Other Property	S /J /P			£	£
Personal Effects/Contents	S /J /P			£	£
Business Interests	S /J /P			£	£
Owned Cars/Caravans	S /J /P			£	£
Bank Account 1	S /J /P			£	£
Bank Account 2	S /J /P			£	£
Bank Account 3	S /J /P			£	£
Building Society	S /J /P			£	£
National Savings	S /J /P			£	£
Shares/Equities	S /J /P			£	£
Loan Stocks & Gilts	S /J /P			£	£
Cash ISA (TESSA / PEP) 1	S /J /P			£	£
Cash ISA (TESSA / PEP) 2	S /J /P			£	£
Cash ISA (TESSA / PEP) 3	S /J /P			£	£
Equity ISA 1	S /J /P			£	£
Equity ISA 2	S /J /P			£	£
Equity ISA 3	S /J /P			£	£
Unit Trusts 1	S /J /P			£	£
Unit Trusts 2	S /J /P			£	£
Unit Trusts 3	S /J /P			£	£
Investment Trusts 1	S /J /P			£	£
Investment Trusts 2	S /J /P			£	£
Investment Trusts 3	S /J /P			£	£
Insurance Bonds 1	S /J /P			£	£
Insurance Bonds 2	S /J /P			£	£
Insurance Bonds 3	S /J /P			£	£
Other Investments	S /J /P			£	£
First Applicant Total				£	*£
Second Applicant Total				£	*£
Joint Total				£	*£

*Total to Income section (page 3)

Do you have any unused 'ISA' allowance	Yes	No	Amount
First Applicant			£
Second Applicant			£

Do you understand the term ' <i>Inflationary Risk</i> '?	Yes /No	Explained: Adviser: <input type="checkbox"/> Client: <input type="checkbox"/>
Do you understand the term ' <i>Market Risk</i> '?	Yes /No	Explained: Adviser: <input type="checkbox"/> Client: <input type="checkbox"/>
If not detailed above, have you ever held stock market related investments?	Yes /No	
If yes, have any of these been implemented on an ' <i>Execution Only Basis</i> '?	Yes /No	
If yes, approximately what percentage of your portfolio at any given time?	%	
If yes, what type of investments?		

Notes:

Mortgage Attitude to Risk		
Grade	Category	Summary
1	Cautious	You prefer to have certainty that your mortgage loan is repaid at the end of the term. This means taking out mortgage that is designed to use each monthly payment to pay interest and pay back part of the capital outstanding. If you keep up your repayments, your entire loan will be repaid at the end of the mortgage term.
2	Balanced	You are happy to proceed on an interest only basis with no repayment of capital. You prefer to accumulate savings to repay your mortgage when it's due. You understand there is a risk that your savings may not be sufficient to do so. Your monthly payments do not include the costs of any repayment vehicle.
3	Speculative	You are happy to proceed on an interest only basis with no definite method of repayment as you intend to repay the debt either by selling your property or trading down, utilising a potential inheritance or ad hoc lump sum payments, or by other means. You are fully aware that the debt must be repaid at the required time. Relying on an inheritance or sale of the property is not a guaranteed means of repayment and could be affected by influences outside of your control. Please ensure that you do have the necessary arrangements to pay off your interest only mortgage at the end of the term. The monthly payments illustrated do not include the cost of any repayment vehicle.
Attitude to Risk: Self _____ Partner _____		

Requirements: Please enter the lump sum and income that you require in the following circumstances:-			
	Lump Sum	Annual Income	Term (Years) / Life
If you were to die	£	£	
If your partner was to die	£	£	
If you were to become disabled, sick or redundant	£	£	
If your partner was to become disabled, sick or redundant	£	£	
If you were to have a critical illness – e.g. heart attack, cancer	£	£	
If your partner was to have a critical illness – e.g. heart attack, cancer	£	£	
How much money do you need as an emergency fund?	First Applicant £	Second Applicant £	Joint £

Please enter the risk level that you are prepared to accept.		Protection Premiums Guaranteed or Reviewable Rates	
First Applicant	Guaranteed	Reviewable	
Second Applicant	Guaranteed	Reviewable	
Reviewable: The monthly premium is likely to be lower initially but it could be increased in future years resulting in higher overall costs.			
Guaranteed: The monthly premium will be higher but it's guaranteed not to increase during the term of the policy (subject to any automatic increase options).			

Affordability	First	Second	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	First	Second	Joint
Are you discontinuing/cancelling any existing investment or policy?	Yes /No	Yes /No	Yes /No

***Please record reason below in Notes and a Replacement policy declaration will be required.**

Other Information	First Applicant	Second Applicant
Are you expecting any Inheritance or Gifts?	£	£
Do you have any planned one off outgoing? i.e. Weddings, new cars, etc...	£	£
Have you made a will?	Yes /No	Yes /No
Who is main beneficiary?		
Does it need updating – Nexus have a Will writing service	Yes /No	Yes /No

<p>Notes:</p>

Financial Aims & Objectives Priorities		
<i>Please indicate the areas where advice is required and the order of priority. 1 = Essential 2 = High 3 = Medium 4 = Low 5 = Not applicable</i>		
Area	First Applicant	Second Applicant
Providing for dependents in the event of death		
Replacing your income in the event of ill health		
Providing a cash lump sum in the event of critical illness or disability		
Mortgage/Remortgage Advice		
Mortgage Protection		
Providing private medical cover		
Saving regularly for the future		
Inheritance Tax/Estate planning		
Receiving advice on existing investments		
Providing practical help in old age (Long Term Care Planning)		
Providing protection or insurance for your business		
Others (Please state)		
Pension Planning - Drawing pension benefits		

Please read carefully then confirm by ticking the box and adding your name and date below.

Client Declaration:

I/We confirm that the information provided is correct to the best of my/our knowledge. I/We have provided this information on the understanding that it will be used to assess my/our suitability for particular products or services, and to form the basis of any advice and recommendations made to me/us. I am/We are under no obligation to take up any recommendations made.

If I/We have declined to disclose some personal or financial information and noted this on the questionnaire, it is understood that this may prevent the adviser's firm from being able to give appropriate advice or make appropriate recommendations, and that any advice or recommendations which the firm provides will be based only on the information that has been disclosed. I/We understand that the firm reserves the right to decline to give advice if full information is not provided.

I/We understand that recommendations may be made which involve a regular financial commitment or the investment of capital. Accordingly, I/we understand that I/we 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.

If there are any changes in circumstances following completion of this questionnaire I/we will notify the firm in writing of the changes as soon as possible.

I/We confirm that I/we understand the firm may wish to make contact from time-to-time in the future to discuss my/our financial or mortgage arrangements, or bring to my/our attention additional products or services which the firm believes may be of benefit to me/us. I/We understand that such marketing contact as newsletters, emails or calls will not be made without my/our separate agreement on a signed a Marketing Consent form.

I/We declare that I/we have received a copy of the **About Our Services & Fees** document, **Client Agreement**, **Term of Business** and a **business card**.

Data Protection Statement

I/We understand that the information that I/we provide may be held electronically and/or in paper files in accordance with the UK DPA (Data Protection Act) 2018 & the EU GDPR (General Data Protection Regulations). This information will be used to administer my/our application(s), to deal with queries and to bring to my/our attention additional services and products that may benefit me/us. This information may also be disclosed to third parties, such as product providers and credit reference agencies for the purpose of processing my/our application(s), to regulators, the Financial Conduct Authority, and Compliance Advisers. It will also enable further services to be provided to me/us, and so that my/our details can be best matched with the services available.

Name: _____ Date: _____

Name: _____ Date: _____

Nexus undertake to meet their obligations under the UK Data Protection Act 2018 (DPA 2018), the Privacy and Electronic Communications Regulations (PECR) and the EU General Data Protection Regulation (GDPR). Full details are available in our Privacy Notice at: www.nexusifa.co.uk/privacy-notice.html

*See overleaf to complete Additional notes/Summary/Addendum section.

Notes / Summary / Addendum

Client Objectives/Goals - Adviser to Complete

Actions Required (Why?) - Adviser to Complete