

PERSONAL AND  
CONFIDENTIAL



## Client Fact Find



Client Names:

Adviser Name:  Date:

Adviser Internal Reference:

Presented By:

**PRISM WEALTH MANAGEMENT**

The Chestnuts, Lower Road Little

Hallingbury, CM22 7RA Tel:

07814414981

Email: alun.davies@prismwealth.co.uk

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## Objectives:

	Protection	Pension Planning	Savings/Investments	Estate Planning	Mortgages
SELF					
PARTNER					

## Financial Goals:

Do you have any specific financial goals you'd like to be considered?	(If yes, please give details below)
Goal	Whose Name

## Personal Details:

	Self	Partner
Title		
Forename(s)		
Surname		
Gender		
Marital Status		
Address		
Postcode		
Country		
Telephone (home/mobile)		
Email		
Preferred Means of Contact		
Other contact		
Date of Birth		
Place of Birth		
UK Domiciled?		
UK Deemed Domicile Date		
UK Resident for Tax?		
NI Number		
Existing Provider Reference		
State of Health?		
Deemed Vulnerable?		
Smoker?		
Main Occupation		
Employer Status		
Employer Start Date		
Employer / Business Name		

# Personal & Confidential

**Dependants:**

Name	Relationship	Dependent On	DOB	Age (on Fact Find)	Dependant Until	Child Trust Funds

**Relationships:**

Name	Relationship	Notes

**National Insurance / Other Tax Identifiers:**

Self/Partner	Country	ID Type	Tax ID	Primary?

**Notes:**

Source of Wealth

How Made Contact with Client (Source of Introduction)

## Income:

	Self	Partner	Joint
Salary (before tax)			
Self Employed Profit			
Bonuses (before tax)			
Overtime (before tax)			
Rental Income			
Pension Income			
State Benefits			
Other Income			
Total Gross Annual Income			
Net Monthly Income			
Highest Tax Rate Payable			

Do you expect any change in your income?

If yes, please provide details

Is there anything else we should know about your income?

## Expenditure:

	Self	Partner	Joint
Mortgage			
Rent			
Council Tax and Utilities			
Home Insurance			
Car & other Transport Costs			
Loans & Credit Cards			
Education			
Childcare			
Groceries			
Holidays			
Entertainment			
Life Assurance and Health Insurance			
Savings Accounts			
Pensions Contributions			
Total Annual Expenditure			
Monthly Household Disposable Income			

Do you expect any change in your spending?

If yes, please provide details

Is there anything else we should know about your expenditure?

## Knowledge and Experience- Assessment

Before making a recommendation it is incumbent on Oculus to determine that you have the necessary level of experience and knowledge in order to understand the risks involved in any transaction we may arrange for you or in the management of your portfolio.

Therefore, please complete the following assessment accurately.

**Investment Experience and Service;** What type of investment planning have you received advice on, or types of products you have purchased within the last 10 years? (Please circle, where appropriate, and outline the nature, volume and frequency in the free text box).

No.	Types of Product	Advice Received	Product Purchased
1	Building Society deposit/savings accounts	Y / N	Y / N
2	Regular savings vehicles including endowments, friendly society bonds	Y / N	Y / N
3	Lump sum investment bonds	Y / N	Y / N
4	Unit trust/ OEIC/ non-cash ISA	Y / N	Y / N
5	Regular and/or single premium personal pension contracts	Y / N	Y / N
6	More complex pension arrangements such as SIPP's and Unsecured Pension/Income withdrawal	Y / N	Y / N
7	Shares, Gilts, Corporate Bonds	Y / N	Y / N
8	Warrants, derivatives, commodities, spread betting	Y / N	Y / N
9	Tax planning	Y / N	Y / N
10	IHT planning	Y / N	Y / N
11	Structured investment products	Y / N	Y / N
12	Non-mainstream pooled investments (NMPI) (inc. UCIS). If possible, please attach list of previous schemes invested in	Y / N	Y / N
13	Investment portfolios such as advised / discretionary portfolios	Y/N	Y/N

### What type of service are you familiar with?

In any past dealings, would you normally receive advice?	Yes / No / N/a
Do you have any experience of requesting transactions on an Execution Only basis?	Yes / No

<b>This would be my first investment - I have no previous knowledge or experience of investments.</b>	Yes/No
<b>This would be my first investment – although I have some knowledge of how investments work (please provide further details on this in the notes box below).</b> I am aware of market fluctuations, and how these might generate growth/income within my investments but also the fact that I may lose all or part of an investment made.	Yes/No
<b>I have previously invested in investment or pension products - I have some knowledge of investments and how they work (please provide further details on this in the notes box below).</b> If the products purchased fluctuated in value, have you been comfortable with this? If No, please provide further detail below	Yes/No
<b>I have previously invested in a range of investment or pension products, take an active interest in following investment markets and reviewing my financial plans - I have a strong knowledge of investments and how they work (please provide further details on this in the notes box below).</b> If the products purchased fluctuated in value, have you been comfortable with this? If No, please provide further detail below	Yes/No

### Knowledge Statement

Are there any particular issues which we should be aware of in terms of your level of education, profession or former profession which are relevant to your investment knowledge or experience? YES/NO

(If Yes, please provide detail) Give Reasons for above selection?

If an existing client, how long for?

Describe your investment experience and how you gained this knowledge.

Has Vector been discussed with client/outcomes of such?

How do you feel about the value of your investments going up and down and might this change in different stages of life?

What concerns do you have about maintaining your income during retirement?

Do you have enough guaranteed income to cover your essential expenses in retirement?

**Capacity for Loss:** Which of the following descriptions best describes your knowledge and experience? (Please Tick).

Would your current standard of living be affected by the following loss of capital?

10%	Y/N
20%	Y/N
30%	Y/N
40%	Y/N

Would your current standard of living be affected by the following loss of income?

10%	Y/N
20%	Y/N
30%	Y/N
40%	Y/N

**Agreed Capacity for Loss as percentage of AUM:**

## Assets:

Do you have any assets? (If yes, please give details below)									
Description	Whose Name	Type	Classification	Provider	Ref No	Start/Purchase Value	Start Date	Current Value	Valuation Date
Total assets			Self:		Partner:		Joint:		Combined:
Are you considering disposing of any assets this tax year?			(If yes, give details)						

## Liabilities:

Do you have any liabilities? (If yes, please give details below)									
Description	Whose Name	Type	Classification	Lender	Ref No	Start Value	Start Date	Current Value	Valuation Date
Total liabilities			Self:		Partner:		Joint:		Combined:

## Notes:

## Existing Arrangements: Protection

Do you have any Protection?				(If yes, please give details below)				
Type	Owner	Life	Provider	Policy No	Cover Amount	Trust	Start Date	End Date

## Retirement / Pension

		Self	Partner
Are you saving for retirement?			
What age do you wish to retire?			
On how much?			
Does your company offer a pension scheme?			
Does your employer contribute?			
Are you a member? If no, why not? If yes, give details			
Do you have any other pension plans?	(If yes, please give details below)		
Type	Life	Provider	Policy No

## Will, EOW and POA

		Self	Partner
Have you made a will?			
Type of Will			
Is the will still relevant?			
Expression of Wish			
Power of Attorney			

## Notes:

## Expectations, Needs & Attitudes:

Do you expect a change in situation or plans which may affect your future needs?  
(Eg planning a family / changing job / private education / early retirement / medium to long term saving plans / ethical investing)

If yes, please give details

SELF:

PARTNER

Which of the following are current needs (enter today's date), future needs (enter date for review), or never likely to be needs (leave blank)?

1. Life & CIC	2. PMI	3. PHI	4. LTC	5. Pension	6. Pension Pre Retirement	7. Savings At Retirement	8. Invest	9. Estate	10. Mortgages Planning
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SELF

PART

Details if adviser disagrees with client on this issue:

Is a referral required:

### Attitude to Risk

(tick required risk level, following completion of a risk questionnaire, as appropriate for product type)

Self

Partner

#### Level 1 - Very Low

People in this category have a very low risk tolerance, and are highly likely to be concerned about the possibility of losing money, and they potentially have very little experience in investments or may be an investor seeking capital security. You would probably prefer your investment to fluctuate less and make more modest returns than risk losing money for higher returns. Keeping your money safe, rather than exposing it to the risks of financial markets, is likely to be your priority. However, if inflation is high, it will reduce the value of your investment, which could therefore decrease in "real-terms". Investing in anything other than cash is unlikely to be appropriate for you.

#### Level 2 - Low

People in this category have a low risk tolerance, and are likely to be concerned about the possibility of losing money, and may have limited experience of investment products or may be an investor seeking capital security. You would probably prefer your investment to fluctuate less and make more modest returns than risk losing money for higher returns. You're prepared to move away from investing in cash and to accept some investment risk in products such as Fixed Interest Securities, Property or UK equities for the longer term. You accept that growth prospects are limited and this means you should not expect the value of your investments to rise much more than if you had kept your money in a bank account or other low risk investment. Additionally you understand that your investment value will fluctuate which could mean that you may get back less than you invested.

#### Level 3 - Low Medium

People in this category have a low-medium risk tolerance, and are likely to be concerned about the possibility of losing money, but do not want to completely ignore the possibility of making higher returns. You may have some experience of investment products, or may value capital security over high returns. You probably want greater returns than are offered by bank accounts and other low risk investments, and therefore are prepared to accept some fluctuation in return for potential growth in products such as Fixed Interest Securities, Property, UK Equity or International Equity and realise that these are likely to be better for longer-term returns. You could get back less than you invested.

#### Level 4 - Low Medium

People in this category have a low-medium risk tolerance, and are likely to be concerned about the possibility of losing money, but do not want to completely ignore the possibility of making higher returns. You may have some experience of investment products, or may value capital security over high returns. You probably want greater returns than are offered by bank accounts and other low risk investments, and therefore are prepared to accept some fluctuation in return for potential growth in products such as Fixed Interest Securities, Property, UK Equity or International Equity and realise that these are likely to be better for longer-term returns. You could get back less than you invested.

#### Level 5 - Medium

People in this category have a medium risk tolerance, and would probably prefer investments to fluctuate less and make more modest returns than risk losing money for higher returns. It is likely that you are looking for a balance of risk and reward, with the potential for higher returns in the longer term, and you may have some experience of investment, including investing in products containing riskier assets such as equities and bonds or may be willing to take some risks with your capital. You are probably prepared to accept some fluctuation in order to make higher returns than exclusively low risk investments and are aware that the value of your investment will rise and fall. Examples of investments may include Fixed Interest Securities, Property, UK Equities, and International Equities. You could get back less than you invested.

## **Level 6 - Medium**

People in this category have a medium risk tolerance, and would probably prefer investments to fluctuate less and make more modest returns than risk losing money for higher returns. It is likely that you are looking for a balance of risk and reward, with the potential for higher returns in the longer term, and you may have some experience of investment, including investing in products containing riskier assets such as equities and bonds or you are comfortable with taking some risks with your capital. You are probably prepared to accept some fluctuation in order to make higher returns than exclusively low risk investments and are aware that the value of your investment will rise and fall. Examples of investments may include Fixed Interest Securities, Property, UK Equities, and International Equities. You could get back less than you invested.

## **Level 7 - Medium High**

People in this category have a medium-high risk tolerance, they will usually be fairly experienced investors, who may have used a range of investment products in the past and probably concentrate on getting higher returns on investments or they are an investor willing to take a higher degree of risk with their capital. You're prepared to accept that this will increase the risk of large fluctuations in your investment value and understand that this is crucial in terms of generating long-term return. Examples of investments may include Fixed Interest Securities, Property, UK Equities, International Equities and Emerging Markets. You understand there is a possibility you may lose some or all of your capital.

## **Level 8 - Medium High**

People in this category have a medium-high risk tolerance, they will usually be fairly experienced investors, who may have used a range of investment products in the past and probably concentrate on getting higher returns on investments or they are an investor willing to take a higher degree of risk with their capital. You're prepared to accept that this will increase the risk of large fluctuations in your investment value and understand that this is crucial in terms of generating long-term return. Examples of investments may include Fixed Interest Securities, Property, UK Equities, International Equities and Emerging Markets. You understand there is a possibility you may lose some or all of your capital.

## **Level 9 - High**

People in this category have a high-risk tolerance, and probably concentrate on getting higher returns in the longer term and are less concerned about losing money. They are usually experienced investors who may have used a range of investment products in the past, and who may take an active approach to managing their investments, or they may be an investor willing to take a high degree of risk with their capital. You understand there may be sharp, day to day fluctuations in your investment value. Examples of investments may include UK Equities, International Equities and Emerging Markets. You accept there is a risk of losing some or all of your capital.

## **Level 10 - Very High**

People in this category have a very high-risk tolerance, and probably concentrate on getting higher returns and are significantly less concerned about losing money. You are likely to be an experienced investor with a good understanding of the risk/reward balance or you will be an investor willing to take a very high degree of risk with your capital. You understand your investment will be exposed to significant levels of risk, and will be exposed to significant and very sharp day to day fluctuations. Examples of investments may include UK Equities, International Equities and Emerging Markets. You accept there is a risk of losing some or all of your capital.

## Product Specific:

**Complete relevant sections as determined in 'Needs'**

### Life Assurance & Critical Illness Cover

	Death - Self	Death - Partner	CI - Self	CI - Partner	Term
Lump sum required					
	Death - Self	Death - Partner	CI - Self	CI - Partner	Term
Income required					
Reason / Notes / Calculations:					

### Private Medical Insurance

	Self	Partner
Is Private Medical Insurance a need?		
Have you ever made a claim against a policy?		
Do you have any pre existing medical conditions?		
If yes, would you be happy to exclude the conditions?		
Are you prepared to pay part of any claim to reduce premiums?		

### Permanent Health Insurance / Income Protection

	Self	Partner
Is Income Protection a need?		
Income needed if unable to work for an extended period		
State provided benefits (short term, long term)		
Employer provided benefits		
Benefits provided by existing policies		
Shortfall (short term / long term)		
To what age is cover needed		

### Long Term Care

	Self	Partner
Is Long Term Care a need?		
Details		

### Notes:

## Pension (Pre-Retirement)

	Self	Partner
Is Pension (Pre-Retirement) a need?		
Preferred age of full retirement		
Annual pension desired (today's terms)		
Anticipated state pension pa		
Anticipated company pension pa		
Anticipated personal pension pa		
Anticipated other income pa		
Potential shortfall		
Desired rate pension increase in retirement		

## Pension (Drawing Benefits)

	Self	Partner
Would you like to draw pension benefits now?		
Will you partially retire?		
If yes, when will you partially retire and on what annual income?		
When are you to fully retire? (age/date)		
What annual income is required?		
Will you require an increasing income over time?		
Do you require this increase to be guaranteed?		
Will the pension need to provide for spouse/dependant after death?		
How much tax free cash do you require?		
For what purpose is this tax free cash?		

## Notes:

## Regular Savings

	Self	Partner
Is Regular Savings a need?		
Savings objective & term		
What amount can you afford?		

## Lump Sum Investment

	Self	Partner	Joint
Is a Lump Sum Investment a need?			
What lump sum do you have to invest?			
What emergency fund is needed?			
Would you be prepared to reduce your liabilities?			
By how much?			
Over what time is the investment?			
What do you require from your investments?			
Will any income be needed/taken in the first year?			

## Estate Planning

	Self	Partner
Is Estate Planning a need?		
Are you UK domiciled?		
Total assets		
Liabilities (personal)		
Net value of estate		
Potentially taxable estate (above IHT threshold)		
Potential tax liability (above current rate of tax)		
IHT liability details		
Does your will leave everything to your spouse?		
If you have made any gifts - when and how much		
If you are to make any gifts - when and how much		
How much will you leave to charity?		
Planning already in place to alleviate IHT liability?		
Details of any trusts		

## Notes:

## Mortgages:

Do you wish to arrange a mortgage / remortgage			
Buyer Type		Mortgage For	
Purchase price/valuation		Loan required	
Deposit available		Source of Deposit	
Address of property to be mortgaged			
Type of property		Year built	
Existing mortgage?			
Current Lender		Current Mortgage Balance	
Oustanding Term / Open Ended		Method of repayment	
Mortgage portable?		What penalties apply?	
Previous credit problems?	If yes give details below		
Fixed monthly payments?	Discount on mthly payments?		
Would you like the ability to make overpayments to pay your mortgage off early?			
Would you like to receive any cashback?			
Is it possible you will pay off some / your entire mortgage in the foreseeable future?			
What other specific requirements do you have?			
What type of mortgage do you require?			
If Int Only is selected, are you happy to use investment returns to repay the loan in the future?			
Term required for loan?	Intended retirement age?		
Amount Selected		Justification	
Repayment Method		Justification	
Term Selected		Justification	
Lender, Product, Rate		Justification	
If a sub prime loan is required, clarification as to why			
If previous credit problems, can prime loaning be obtained?			
If previous credit problems, how is higher rate affordable?			
If self certified income is needed, please provide details			

## General Insurance:

It is a requirement that you have buildings insurance. Would you like a quote?			
We recommend home contents insurance. Would you like a quote?			
We recommend mortgage payment protection. Would you like a quote?			

## Notes:

## Declaration:

The information requested is required to ensure that the financial advice offered is appropriate to your personal circumstances. Failure to provide any relevant information may lead to inappropriate advice being given. The information will be retained in accordance with our Privacy Notice and may be used to provide ongoing services and advice in the future. This information is provided on the understanding that it will be used in strict confidence and that it places you under no obligation to take any suggested recommendations.

We collect and process your personal data (as such term is defined in the EU General Data Protection Regulation 2016/679 ("GDPR")) in the course of providing our services. We are a data controller (as the term is defined in the GDPR) of such personal data. Full details of how we process personal data can be found in the Privacy Notice on our website, and the Service Charter or Client Agreement.

**PLEASE READ THIS DOCUMENT CAREFULLY BEFORE SIGNING**

### SELF

Name

Date:

### PARTNER

Name

Date:

### ADVISER

Name

Date:

### Notes: