

Confidential Financial Review Form

Client Ref:

CL019

Please confirm any changes to your circumstances since the date of our last review

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 recommendations.

Financial Services Act 1986

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.

Data Protection Act – Disclosure of Information

The information given in this document will be retained on computer for reference purposes, and will be held in accordance with the Data protection Act 1998. The details may be passed to the regulatory authorities and auditors for the purpose of compliance.

Ludique Financial Services Ltd
IS AUTHORISED AND REGULATED BY THE FINANCIAL SERVICES AUTHORITY

Notes

PERSONAL DETAILS	Kiera Tucker	
Title Mr/Mrs/Miss/Other	Mrs	
First Name (s)	Kiera	
Surname	Tucker	
Previous Surname	Nicholls	
Salutation	Kiera	
Preferred Address	52 Bootham Terrace REDHILL	
Postcode	AB51 5QH	
Address Type	Home	
Registered on Electoral Role?		
Time at Address Years/Months	/	/
Previous Address		
Address to Change?		
Reason for Change		
Address Notes		
Telephone	079 5981 2394	
Fax		
Mobile		
Email	mailto:Kiera.C.Tucker@pookmail.com	
Date of Birth	18/12/1945	
Place of Birth	Leicester	
Marital Status	Widow/Widower	
UK Resident		
Domicile	UK	
National Insurance No.	YA891491A	
Sex	Female	
Smoker		
Employment Status	Employed	
Tax Status		
Retirement Date		
Retirement Age		

CLIENT RELATIONSHIP	Kiera Tucker	
Contact Category	Premier Client	
Contact Origin	Unknown	
Contact Start Date	03/04/1995	
Contact End Date		
Overall Attitude to Risk	0	
Adviser	Derek Arthur Bevin	
Paraplanner		
Introducer		
Contract/Agreement Issued	08/01/2007	-
Contract/Agreement Signed	08/01/2007	
Last Fact Find	17/12/2007	
Money Laundering	08/01/2007	
Client Last Reviewed	16/04/2008	
Action Required	Ongoing Valuation and Reviews According to Client Agreement	
Action Completed	Yes	
Client Next Review	06/12/2009	
Last Valuation	06/06/2008	
Next Valuation	06/12/2009	
Valuation Notes	Valuations: 4/6/7, 7/12/7	
Fee Category	Annual Contract	
Fee/Special Agreement Start	23/11/2005	
Fee/Special Agreement End		
Fee Special Agreement Signed		
Fee Paid By	Client	
Fee Frequency	Annual	
Amount	1000	
Date Last Fee Paid	19/12/2007	
Date Next Fee Due	19/12/2009	

EMPLOYMENT	CLIENT	PARTNER
Main Occupation	Deputy Manager	
Employment Status	Employed	
Start Date		
End Date		
Time in this employment	Years / Months	Years / Months
Business Name	Charity Shop	
Business Address		
Business Postcode		
Business Phone No		
Details of probationary period, if any		
Previous employment if less than 1 year		
Self Employed?		
Trading Year End		
Employment to Change	Yes	
Notes: Will fully retire soon		
INCOME	CLIENT	PARTNER
Basic Annual Income	£4000	£
State Benefits/Pension	£7464	£
Regular Overtime	£	£
Bonus/Commission	£	£
Other	£	£
Total Annual Income	£11464	£
Total Net Income pm	£	£
Tax Rate	%	%
Tax Allowance	£	£
Accountant Details		
Net Income Last Year	£	£
Net Income the Previous Year	£	£
Net Income Year before that	£	£
Notes: £132 pw State Pension = £6864 pa £50 pm Occ Pension = £600 pa		

FIXED ASSETS	CLIENT	PARTNER	JOINT
Main Residence	£180000	£	£
Other Property	£	£	£
Personal Effects/Contents	£	£	£
Business Interests	£	£	£
Owned Cars/Caravans etc	£	£	£
Other Assets (details)	£	£	£
TOTAL ASSETS	£180000	£	£

Notes:

INVESTMENTS	CLIENT	PARTNER	JOINT
Bank Account	£	£	£
Building Society	£4000	£	£
National Savings	£	£	£
Shares/Equities/Gilts	£	£	£
TESSA's	£	£	
PEP's and ISA's	£104762	£	
Unit Trusts	£9874	£	£
Insurance Bonds	£20605	£	£
Other Investments	£	£	£
TOTAL INVESTMENTS	£139241	£	£

Notes:

See Valuation of 12/12/7

EXPENDITURE	CLIENT	PARTNER	JOINT
Mortgage/Rent/Board	£	£	£
Loan/HP Repayments	£	£	£
Gas/Electricity/Water/Tel	£	£	£
Council Tax	£	£	£
Household Expenses	£	£	£
Insurances/Pensions	£	£	£
Travel Expenses	£	£	£
Credit/Charge Cards	£	£	£
Regular Savings	£	£	£
Social Expenses	£	£	£
Other Expenses	£	£	£
Maintenance Payments Maintenance Type eg Court Order, Informal			
TOTAL MONTHLY COMMITMENTS	£500	£	£
Amount of income available for objectives	£	£	£
Notes:			
LIABILITIES	CLIENT	PARTNER	JOINT
Mortgage	£	£	£
Loans/HP	£	£	£
Credit/Charge Cards	£	£	£
Overdraft	£	£	£
TOTAL LIABILITIES	£	£	£
Notes:			
CREDITORS	CLIENT	PARTNER	
Creditor 1	£	£	
Creditor 2	£	£	
Creditor 3	£	£	
Creditor 4	£	£	
Creditor 5	£	£	
Loan Protection			
CREDIT HISTORY	CLIENT	PARTNER	
Ever refused a loan or mortgage?			
Any judgments for debt or loan default?			
Ever declared bankrupt?			
Failed to keep up payments?			
Notes:			

PENSION	CLIENT	PARTNER
Is there a company pension scheme?	No	No
Are you a member?	No	No
Reason		
Do you have other pension arrangements?	No	No
Planned retirement age		
ESTATE PLANNING AND INHERITANCE		
Have you made a will?	Yes	No
What are the main provisions?		
Do you expect to receive an inheritance?	No	No
Details		

Pension, Estate Planning and Inheritance Notes:

DEPENDENTS	Relationship	Date of Birth	Education Start Year	Education Duration	Fees	Annual % Increase

Notes:

MORTGAGE	CLIENT	PARTNER
Is this mortgage held jointly?	No	No
Type of Mortgage		
Lender		
Repayment Method		
Amount	£	£
Repayment Date		
Monthly Payment Amount	£	£
Interest Rate	%	%
Notes:		
BUILDINGS INSURANCE	CLIENT	PARTNER
Do you have buildings insurance?	No	No
Name of the Insurer		
Current Rebuilding Cost	£	£
Is the current cover sufficient?	No	No
Is Accidental damage included?	No	No
Any restrictions or exclusions?		
Premium	£	£
Premium Frequency		
Notes:		
CONTENTS INSURANCE	CLIENT	PARTNER
Do you have contents insurance?	No	No
Name of the Insurer		
Sum Assured	£	£
Is the current cover sufficient?	No	No
Is cover New for Old?	No	No
Is New for Old cover required?	No	No
Is accidental damage included?	No	No
Any restrictions or exclusions?		
Premium	£	£
Premium Frequency		
Notes:		

LUMP SUM NEEDS	CLIENT	PARTNER	JOINT			
Pay off Mortgage	£	£	£			
Pay off Other Loans	£	£	£			
Funeral Expenses	£	£	£			
House Move	£	£	£			
Other	£	£	£			
TOTAL LUMP SUM NEEDS	£	£	£			
Lump Sum Needs Notes:						
EXISTING ARRANGEMENTS	CLIENT	PARTNER	JOINT			
Existing Arrangements	£	£	£			
Mortgage Policies	£	£	£			
Other Insurance	£	£	£			
Employer Benefits	£	£	£			
Available Investments	£	£	£			
TOTAL LUMP SUM PROTECTION	£	£	£			
Existing Arrangements Notes:						
Lump Sum Protection Notes:						
INCOME NEEDS	CLIENT	PARTNER	OTHER			
Replace lost annual income	£	£	£			
Other	£	£	£			
Family Income Required	£	£				
Family Income Period						
TOTAL INCOME NEEDS	£	£	£			
Notes:						
CLIENT'S EXISTING ARRANGEMENTS						
Cash		Weeks 0-13	Weeks 14-26	Weeks 26-40	Weeks 40-52	Week 52+
Personal IPP	£	£	£	£	£	£
ASU	£	£	£	£	£	£
Company Sick Pay	£	£	£	£	£	£
State Benefits	£	£	£	£	£	£
Contact's Income Protection – Existing Arrangements Notes:						
PARTNER'S EXISTING ARRANGEMENTS						
Cash		Weeks 0-13	Weeks 14-26	Weeks 26-40	Weeks 40-52	Week 52+
Personal IPP	£	£	£	£	£	£
ASU	£	£	£	£	£	£
Company Sick Pay	£	£	£	£	£	£
State Benefits	£	£	£	£	£	£
Partner's Income Protection – Existing Arrangements Notes:						

CRITICAL ILLNESS	CLIENT	PARTNER	JOINT
Pay off Mortgage	£	£	£
Year's Income	£	£	£
Pay off Loans/Credit Cards	£	£	£
Other Client Needs	£	£	£
TOTAL REQUIRED	£	£	£
Existing Cover	£	£	£
Notes: 			
PRIVATE MEDICAL INSURANCE	CLIENT	PARTNER	
Do you have private medical insurance?	No	No	
Insurer			
Paid for by an Employer?	No	No	
Details of existing cover			
Protection whilst abroad?	No	No	
NHS reciprocal arrangements for foreign travel?	No	No	
Hospital Income Benefit?	No	No	
Amount?	£	£	
Scale or band of hospital?			
Is outpatient treatment included?	No	No	
Any restrictions or exclusions?	No	No	
Details of restrictions or exclusions			
Cost of current cover			
Premium frequency			
Notes: 			

ATTITUDES TO RISK	Client	Partner
When it comes to investing, how would you describe yourself?		
No understanding / knowledge	10	10
Very little understanding / knowledge	20	20
About as much understanding / knowledge as the next person	30	30
A fair degree of understanding / knowledge	40	40
A high level of understanding / knowledge	50	50
If your investments dropped in value by 20% how would you react?		
Sell all of the remaining investments	10	10
Sell a proportion of the remaining investments	20	20
Hold the investments and do nothing	30	30
Buy more of the same investments	50	50
What are your main saving and investment goals?		
Immediate income	20	20
Specific goals in 5 – 7 years	30	30
Specific goals in 8 – 10 years	40	40
Longer term growth (over 10 years)	50	50
How would you compare yourself to others in taking financial risks?		
Much less willing to take risks than average	10	10
Slightly less willing to take risks than average	20	20
No more or less willing to take risks than the next person	30	30
Slightly more willing to take risks than average	40	40
Much more willing to take risks than average	50	50
When you have made a significant financial decision, how do you feel?		
Very concerned	10	10
Slightly concerned	20	20
A little uneasy	30	30
Confident	40	40
Very confident	50	50
If you had to choose from the following investments which would it be?		
Never has a negative return and return between 0% to 3%	No loss	No loss
Has a negative return once every 12 years and returns -1% to 7%	10	10
Has a negative return once every 10 years and returns -2% to 9%	20	20
Has a negative return once every 8 years and returns -3% to 11%	30	30
Has a negative return once every 6 years and returns -4% to 13%	40	40
Has a negative return once every 4 years and returns -5% to 15%	50	50
TOTAL		
Less than 100 Risk Averse		
100 - 160 Cautious Portfolio		
161 – 180 Moderately Cautious Portfolio		
181 – 210 Balanced Portfolio		
211 – 250 Moderately Adventurous Portfolio		
251 plus Adventurous Portfolio		

ATTITUDE TO INVESTMENT RISK ¹		CLIENT	PARTNER
Pension Planning			
Mortgage Repayment			
Investment/Savings	4		
Regular Savings			
Do you require a more detailed explanation of attitudes to risk?	Yes		Yes
Notes:			
FINANCIAL OBJECTIVES ²			
Planning to move house or re-mortgage?	3	Planning against the need for long term care?	3
Protecting your mortgage?	3	Providing for or increasing your pension provision	3
Planning in the event of death or critical illness?	3	Making arrangements for actual retirement?	3
Protecting earnings in the event of illness/disability?	3	Saving regularly	3
Making available private medical care?	3	Planning for inheritance tax liability	3
Providing for your children's education?	3	Investing a lump sum?	3
Review existing investments	1	Other objective? (please specify)	3
Notes:			
Follow Up Required:			
DECLARATION			
PLEASE READ AND CHECK THIS ENTIRE FORM BEFORE SIGNING			
If there are any additional pages or appendices attached please confirm details:			
I/We confirm that the information given and recorded on this form is correct, and understand that it shall form the basis for all advice offered.			
I/WE ACKNOWLEDGE RECEIPT OF YOUR BUSINESS CARD AND TERMS OF BUSINESS LETTER AND CONFIRMATION THAT MY/OUR ATTITUDE TO RISK IS AS STATED.			
Signature:		Signature:	
Date:		Date:	

ATTITUDE TO INVESTMENT RISK¹

1. CONSERVATIVE / LOW

You prefer not to invest in the stock market and are prepared to accept potentially lower returns from investments where your capital is not at risk.

2. CAUTIOUS / LOW TO MEDIUM

You prefer not to invest directly in the stock market in the shorter term, but are prepared to accept a relatively low level of risk on investments over the longer term, in order to achieve potentially higher returns.

3. BALANCED / MEDIUM

You are prepared to invest in equity based assets, where the risk is spread across a variety of investments and the fund is managed on your behalf, with the aim of potentially higher returns.

4. ADVENTUROUS / MEDIUM TO HIGH

You are happy to invest predominantly in equity based assets, where the risk is spread across a variety of investments (some of which are "specialist" investments) and the fund is managed on your behalf, with the aim of potentially higher returns, accepting the increased risk of a loss on your capital.

5. SPECULATIVE / HIGH

You are happy to invest in individual equities, with the aim of potentially higher returns, accepting the increased risk of a loss on your capital.

FINANCIAL OBJECTIVES²

1 = Current Priority – Advice Required; 2 = Future Priority – Require generic information only; 3 = Not important

Please note for priority 2 and 3 you are confirming you do not require any advice

