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Client Lifestyle and Risk Profile Questionnaire

Private and Confidential

Client 1 _____

Client 2 _____

Planner _____

Important Notice to Clients

In order for us to provide financial planning advice to you, we need to have a reasonable basis for that advice. The information requested in this Client Profile & Lifestyle Questionnaire is one of the tools we use to establish a basis for the advice we will provide. It is therefore important for you to complete this document as accurately and fully as possible. Failure to do so could result in advice being provided that is not appropriate to your individual needs, circumstances and objectives

Using Personal Information

Trigon Financial Ltd or their agents may use and hold information provided by you on this questionnaire for the purposes of developing their services and advising you of products and services which may be of interest to you. You should tick this box if you do not wish the information that you have provided on this questionnaire to be used for these purposes.

I/We agree that you may use and release information as listed in this document.

Client 1

Date

Client 2

Date

The following questions will help us understand what's important to you regarding your lifestyle goals and objectives, provide us with a snapshot of your current financial position and any past financial planning experiences.

These questions should only take around 20 to 30 minutes to complete and should be returned to us prior to our meeting together. If you experience any difficulties in completing this questionnaire please don't hesitate to contact us.

1. Personal Details

Client 1	Client 2
Full Name (Title) <input type="text"/>	Full Name (Title) <input type="text"/>
Date of Birth <input type="text"/>	Date of Birth <input type="text"/>
Address <input type="text"/> <input type="text"/> <input type="text"/>	Address <input type="text"/> <input type="text"/> <input type="text"/>
Postcode <input type="text"/>	Postcode <input type="text"/>
Marital Status <input type="text"/>	Marital Status <input type="text"/>
Home Phone <input type="text"/>	Home Phone <input type="text"/>
Work Phone <input type="text"/>	Work Phone <input type="text"/>
Mobile Phone <input type="text"/>	Mobile Phone <input type="text"/>
Email Address <input type="text"/>	Email Address <input type="text"/>
Occupation <input type="text"/>	Occupation <input type="text"/>
National Insurance No. <input type="text"/>	National Insurance No. <input type="text"/>
Length of service with employer <input type="text"/>	Length of service with employer <input type="text"/>
Dependants – Names/Date of Birth <input type="text"/> <input type="text"/> <input type="text"/>	Dependants – Names/Date of Birth <input type="text"/> <input type="text"/> <input type="text"/>
Are you in Good Health (Y/N) If no please give brief details: <input type="text"/> <input type="text"/> <input type="text"/>	Are you in Good Health (Y/N) If no please give brief details: <input type="text"/> <input type="text"/> <input type="text"/>
Smoker (Y/N) <hr/>	Smoker (Y/N) <hr/>
Have you made a Will (Y/N) <input type="text"/>	Have you made a Will (Y/N) <input type="text"/>

2. Financial Planning and You

Client 1

Briefly outline your reasons for seeking financial advice.

- 1.
 - 2.
 - 3.
 - 4.
-

Are there any specific issues that are of particular importance to you?

- 1.
 - 2.
 - 3.
 - 4.
-

Client 2

Briefly outline your reasons for seeking financial advice.

- 1.
 - 2.
 - 3.
 - 4.
-

Are there any specific issues that are of particular importance to you?

- 1.
 - 2.
 - 3.
 - 4.
-

3. Financial Indicator

Income	Client 1	Client 2
Annual Gross Salary /Drawings	£	£
Share Dividends/Investment Income	£	£
Other Income (please detail)	£	£
Total Gross Income	£	£
Total Net Income, Annual	£	£
A: Total Net Income, Monthly	£	£

Estimated Outgoings	Client 1	Client 2
Monthly (Please estimate regular monthly expenditure including Mortgage payments, Council Tax, Utilities, Loans, Personal Expenses)		
Mortgage/Rent	£	£
Council Tax	£	£
Gas/Electricity	£	£
Telephone	£	£
Food	£	£
HP/Rental/Credit Cards Loans	£	£
Buildings/Contents Insurance	£	£
Life Assurance/Regular Savings	£	£
Pension Contributions	£	£
Other/Annual (please estimate other outgoings and express as a monthly figure e.g. £6 000 annual Car expense is expressed as £500 per month)		
Car(s)	£	£
Children's education	£	£
Supporting other dependants	£	£
Annual spend on holidays	£	£
Hobbies & leisure	£	£
Other	£	£
B: Total Monthly Outgoings	£	£
	£	£
A minus B = Estimated Monthly Disposable Income	£	£

4. Summary of your Assets and Liabilities

	Client 1	Client 2	Joint	Value	Comment
Assets					
Principal Home				£	
Other Property (e.g. holiday home, not rented)				£	
Motor Vehicles				£	
Boat/Caravan/Other				£	
Collectables/Art or Other Valuables				£	
Own Business				£	
Investments (detail on separate sheet if necessary)					
Cash				£	
Shares				£	
Unit Trusts/OEICs				£	
Investment Bonds (Managed or With Profits)				£	
PEPs/ISAs				£	
Investment Property				£	
Personal Pension				£	
Other				£	
Total Assets				£	

	Client 1	Client 2	Interest Rate	Amount	Comment
Liabilities					
Property Loan(s)				£	
Motor Vehicle Loan				£	
Personal Loan				£	
Credit Cards				£	
Other				£	
Other				£	
Total Liabilities				£	

5. Your Lifestyle Goals and Objectives

Your short term objectives (within the next 2 years)

What plans or goals would you like to achieve during the next 2 years? If possible, please list in order of priority.

(E.g. a Holiday, purchase of a motor vehicle, purchase a house, renovations, repay mortgage faster, asset protection, start a savings plan, travel, start a family, change jobs, etc.)

Goals	Start Date	End Date	Estimated Costs
Client 1:			£
			£
Client 2:			£
			£
			£

Your medium term objectives (2 to 5 years away)

What are your medium term plans or goals?

(E.g. Purchase a house, repay mortgage faster, asset protection, boost retirement savings, educate children, travel more often, spend time with the family, replace car, etc.)

Goals	Start Date	End Date	Estimated Costs
Client 1:			£
			£
Client 2:			£
			£
			£

Your long term objectives (more than 5 years away)

What are your long term plans or goals?

(E.g. Purchase a business, purchase a holiday home, asset protection, boost retirement savings, be debt free, financial independence, retire, etc.)

Goals	Start Date	End Date	Estimated Costs
Client 1:			£
			£
Client 2:			£
			£
			£

6. Your Retirement

	Client 1	Client 2
What is your indicative/planned retirement age?	_____	_____
If you are close to retirement, what is your intended retirement date?	_____	_____
In order to maintain your current day to day living requirements in retirement, what is your total required annual after-tax income, in today's pounds? (Client 1 + Client 2)	_____	_____
What is your expected income in retirement based on your existing provisions, in today's pounds?	_____	_____
Do you intend on leaving an inheritance to your dependants?	_____	_____
What sources of income do you expect to rely on in retirement? (e.g. Company Pension, State Pension, part-time work etc.)		

Client 1

Client 2

Your Lifestyle in Retirement

Imagine that you have received your final pay cheque and/or achieved financial independence. In the following section please describe the lifestyle you would choose. For example, you may wish to travel regularly, spend more time with family, relocate to your desired location. In addition to your day to day living expenses, please outline the lifestyle activities you wish to pursue in retirement and estimate the cost in today's pounds.

Lifestyle activity	£
e.g. Travel every two years	£10,000
_____	£
_____	£
_____	£
_____	£
_____	£
Total	£

7. Risk and Return

In constructing your portfolio, it is important that you understand the risks associated with the investments that are chosen.

What do we mean by risk?

Risk and uncertainty are different. The possibility that things may not turn out exactly as you expected is uncertainty. Risk to some, may, mean the possibility of losing a portion of your capital. For others, the risk of their capital not producing enough income on which to live may dominate their concerns.

Risk and uncertainty cannot be eliminated. However, they can be measured and managed within your portfolio. The key is to determine the appropriate level of risk for you. Taking on greater uncertainty and short-term risk may be necessary for you to gain the long-term returns needed to achieve your lifestyle goals and objectives.

How do you cope with risk?

In considering an investment strategy, you need to understand the risks that you may be exposed to and how they will impact your personal situation. Assessing risk and potential investment return should be in the context of your goals and the time that you have to achieve your investment objectives.

Your investment risk profile

An integral part of developing your investment strategies involves determining your attitude to investment risk. It has a direct impact on the likely returns of your investments. We call this your investment risk profile.

To help determine your investment risk profile, please complete the following questionnaire. Choose one answer per question that most closely matches your feelings.

Your responses will help determine the most appropriate portfolio for your needs. The more comfortable you are with investment risk, the higher the allocation of your portfolio will be to equities, which provide potential for capital growth. Your recommendation may also contain an allocation to cash and bonds which, when combined with equities, will provide you with the appropriate mix of assets for your needs. Your adviser will explain the relationship between your risk assessment and your recommended portfolio.

This questionnaire is designed for investors looking for longer-term capital growth. A different approach is recommended for income seeking investors.

This investment risk profile questionnaire is simply a guide based on information provided and does not take into account your full personal circumstances, these will be addressed by your adviser through a detailed factfind process.

The decision to invest – be it in accordance with your risk assessment score, more conservatively or more aggressively – is always at your discretion.

Please tick one box per question

Question 1

How Long do you plan to leave the money invested?

Client 1

Client 2

- Less than 5 years
- 5 – 9 years
- More than 10 years

_____	_____
_____	_____
_____	_____

Question 2

Which of the following best summarises your goals for your investment portfolio?

Client 1

Client 2

- I need to know that my investments are available at all times to be able to meet any unforeseen needs and I would not want to sell assets at a loss in any circumstances.
- I may need to 'dip into' my portfolio for some reason and if so, I would prefer not to sell at a loss.
- I want my portfolio to grow in value over time and understand this means riding out any fluctuations, but I may need to access my portfolio within my planned time frame.
- I want my portfolio positioned for growth over the long term and I am comfortable that values may fluctuate because I do not intend to 'dip into' my portfolio at all.
- I am focused on long term growth and I have no concerns about the possibility of realising any assets at a loss before the end of my planned time frame.

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Question 3

How familiar are you with investment markets?

Client 1

Client 2

- No, or very little, understanding
- Have some awareness from previous experience
- Have had enough experience to understand the importance of diversification
- Understand that markets fluctuate and that there is a relationship between risk and return
- Experienced with investment markets and understand the factors that may influence performance

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Question 4

When making a major financial decision, are you more concerned about possible losses or possible gains?

Client 1 Client 2

- Always possible losses
- Usually possible losses
- Not sure – probably both
- Usually possible gains
- Always possible gains

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Question 5

By how much could the overall value of your portfolio fall, in the short term before you would start to feel uncomfortable?

Client 1 Client 2

- Any fall would be unacceptable
- 5%
- 10%
- 20%
- More than 20%

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Question 6

Think about how you expect your investment to perform on average. How does it compare to what you think the interest on your savings account is likely to be?

Client 1 Client 2

- About the same
- One and half times the rate
- Twice the rate
- Two & a half times the rate
- More than two & a half times the rate

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Question 7

Which of the following best describes your attitude towards investment volatility?	Client 1	Client 2
<ul style="list-style-type: none">I would rather have no decrease in the value of my portfolio, even if this means it may not keep pace with inflation.	_____	_____
<ul style="list-style-type: none">I am comfortable with occasional falls in my portfolio's value, although I would like to minimise potential losses.	_____	_____
<ul style="list-style-type: none">I am comfortable with short-term falls in the value of my portfolio as this is to be expected when investing for the future	_____	_____
<ul style="list-style-type: none">I am not concerned by short-term falls in the value of my portfolio, as I am focused on long term growth.	_____	_____
<ul style="list-style-type: none">I feel that the most successful way to create wealth is to invest in a high risk, speculative portfolio.	_____	_____

Question 8

Which of the following best describes your overall investment personality?	Client 1	Client 2
<ul style="list-style-type: none">I am willing to forego the potential of large returns for the security of knowing my portfolio is unlikely to fluctuate much in value.	_____	_____
<ul style="list-style-type: none">I would like to minimise potential declines in my portfolio and accept this will limit potential returns.	_____	_____
<ul style="list-style-type: none">I can withstand some volatility in the value of my portfolio but am uncomfortable with large fluctuations in value.	_____	_____
<ul style="list-style-type: none">I am looking for attractive returns and am comfortable with the short-term volatility that comes with this.	_____	_____
<p>I want my portfolio to be structured towards maximising growth and I understand the relationship between risk and return.</p>	_____	_____

Signature: _____

Date: _____

Signature: _____

Date: _____