



**Balance:**  
Wealth Planning

## Personal questionnaire

Date completed: \_\_\_\_\_



## Your data

---

To provide the services that are in our Service Agreement (or that are being proposed), we must hold your personal data on our records, and process it. Processing can mean sharing details with third parties. We only do that to the extent it is necessary to carry out our contract with you or to fulfil regulatory requirements. We will usually retain most or all data you have shared with us for contractual and regulatory purposes.

That data can include information that is classed as sensitive personal data, such as your state of health and religion. This is often necessary for services we may be providing to you. You can withdraw your consent for us to hold and process your sensitive data by using the details below. If you do that, we may be unable to provide you with a satisfactory financial planning service and we may be unable to act for you at all.

You can withdraw your consent to receive regular news and updates from us at any time.

Contact us on 0800 7723456 or [team@balancewealth.uk](mailto:team@balancewealth.uk). You can find more information about how we take care of your personal data in our privacy policy [www.balancewealth.uk/privacy-policy](http://www.balancewealth.uk/privacy-policy).

Consent statements	Client 1	Client2
I consent to you holding and processing my sensitive data.	Please tick	Please tick

## Keeping in contact

---

As part of our service, we will be in contact with you on a regular basis, so we want to ensure we do this in the most suitable and appropriate way. Please provide your communication preferences below:

Communication preferences	Client 1	Client2
Please select your preferred method(s) of contact (tick all that apply):	Please tick	Please tick
- Email		
- Post		
- Phone		
- Text		
Do you require any of the following (tick all that apply):	Please tick	Please tick
- Larger print		
- Alternative format (font, colour etc) – please specify:		
- Other – please specify:		

## Your information

Information	Client 1	Client 2
Full name		
Title		
Known as		
Address  If you've lived here less than 3 years, please give your previous address as well.		
Date of moving in		
How to address letters to you	i.e. Dear Mr & Mrs Smith or Dear Martin & Jenny	
Date of birth		
Marital status		
Previous names		
Date of marriage		
Date of divorce		
Pension sharing order in place?		
National insurance number		
Telephone		
Mobile		
Email		
Nationality		
Place of birth		
UK resident and domicile	Yes / No	Yes / No
State of health	Poor/Good/Excellent	Poor/Good/Excellent
Health issues / medication		
High-risk activities / sports		
Have you had any previous military service?		
If so, did you suffer any injury or illness as a result?		
Smoked tobacco in the last year	Yes / No	Yes / No

## Professional advisers

Please include people like your accountant, lawyer, tax adviser, stockbrokers, bank manager.

Name	Firm name	Role

## Children, grandchildren and dependants

Please include elderly or disabled family members who are dependent on you.

Name	Date of birth or age	Relationship	Dependant on you?	Dependant long-term?

## Assets

### Properties

Address	Owned by	Value	Purchase price	Used/let	Joint tenants or Tenants in common

### Business you own

Business name	Owned by	Business structure	Ownership %	Value

### Cash savings

Include your current account, savings accounts and your cash ISAs here.

Bank or building society	ISA?	Owned by	Balance	Interest rate	Fixed term ends	Regular savings	Purpose

## Investments

Include your stocks and shares ISAs, premium bonds and investment portfolios here.

Description	ISA?	Provider / Fund manager	Owned by	Value	Plan reference	Regular investments	Purpose



Useful supporting documents: Your last investment statements.

## Pensions

Description	Provider / Employer	Owned by	Value	Plan reference	Notes



Useful supporting documents: Your last policy statements.

## Valuable possessions

Include details of cars, antiques, artworks valued at more than £5,000.

Description	Owned by	Value	Purchase date	Purchase price	Notes

## Trusts

Include details of any trusts where you are a trustee or beneficiary.

Trust name	Trustees	Beneficiaries	Value	Notes



Useful supporting documents: Last set of trust accounts, copy of trust deed.

## Expected gifts or windfalls

Include any sums of money or assets you are expecting to receive in the future.

Asset type	Amount	Owned by	Gift from	Notes

## Other assets

Include any other assets that have not previously been mentioned here.

Other assets

## Liabilities

Include all the money you owe here such as credit cards, loans and mortgages.

Description	Lender	Owned by	End date	Interest rate	Balance	Repayment amount /basis



Useful supporting documents: Your last statements.

## Earned Income

### Employment / self-employment

Please complete this section even if you are about to stop working.

Information	Client 1	Client 2
Employment status	Employed / Not employed Sole Trader / Partnership Shareholding Director	Employed / Not employed Sole Trader / Partnership Shareholding Director
Business name		
Role		
Start date		
Basic earnings before tax (last tax year and this tax year)		
Bonus / commission before tax (last tax year and this tax year)		
Dividends drawn (last tax year and this tax year)		
Anticipated changes to earnings		
Plans to change employment		
Planned retirement age		

## Employment benefits

Information	Client 1	Client 2
Company car / allowance		
Fuel allowance		
Pension contributions		
Company pension	Company pension available but not used Company pension not available Company pension available and used	
Death in service insurance		
Private medical insurance		
Permanent health insurance		
Dental insurance		
Child care vouchers		
If you were unable to work due to illness, how long would you be paid?		
Other benefits		



Useful supporting documents: Your contract, last payslip, P60 and P11D and tax return.

## Self-employment and partnership income

Information	Client 1	Client 2
Average profit		
Forecast profit for this year		
Current drawings		
Year end		
Balance sheet		



Useful supporting documents: Your contract, P60, P11D, accounts (if self employed) and tax return.

## Non-employment income

### Investment income

Source	Owned by	Reference	Amount received

### Pension and annuity income

Source	Owned by	Reference	Increase rate	Death benefits	Amount received

### Trust income

Source	Owned by	Reference	Amount received

### Benefits you are entitled to

Source	Owned by	Reference	Amount received

### Rental income

Source	Owned by	Reference	Amount received

### Other income

Source	Owned by	Reference	Amount received



Useful supporting documents: recent income statements and tax return.

## Expenditure

Source	Monthly costs	Annual costs	Anticipated changes
<b>Essential spending</b>			
Mortgage / rent			
Loans / credit card payments			
Life / health insurance			
Buildings / contents insurance			
Education			
Car insurance / servicing / tax			
Council tax			
Electricity / gas / oil			
Food			
Water			
Telephones / internet / TV			
Pet costs			
Petrol and commuting costs			
<b>Discretionary spending</b>	<b>Monthly costs</b>	<b>Annual costs</b>	<b>Anticipated changes</b>
Fees / subscriptions			
Eating out			
Entertainment			
Household items			
Home improvements			
Clothing			
Gifts			
Holidays			
Regular gifts / donations			
<b>Savings and Investments</b>	<b>Monthly costs</b>	<b>Annual costs</b>	<b>Anticipated changes</b>
Pension contributions			
Regular savings/investments			
<b>Totals</b>	<b>Monthly costs</b>	<b>Annual costs</b>	<b>Notes</b>
Total essential spending			
Total discretionary spending			
Total savings and investments			

## Cashflow forecasting

We believe financial forecasting can help us to spot potential problems and help you to achieve your goals with more efficiency. Please fill in the tables below, examples are included for guidance

**Significant expenses** (Home improvements, new cars, one-off holidays, debt repayment etc.)

Item	Amount	When	Frequency	Notes

**Supporting others** (House deposits, wedding gifts, charitable donations etc.)

Item	Amount	When	Frequency	Notes

### Retirement 'shape'

When you plan to retire, will your financial needs change? – more holidays, part time work, downsize your home, less debt commitment etc.

Please provide details

### Care in old age

Lots of people rely on the State to provide this, but some would prefer private care, which can be expensive. How do you feel about this?

Please provide details

## Contingency planning (income, health, medical, care)

### Insurance policies

Include all the insurance policies you have here for you, your business and your home. Include policies you have through your employment.

Description / purpose	Provider / Insurer	Owned by	Reference	Sum assured



Useful supporting documents: Your last policy statements.

### Other contingency planning

Issue	Client 1	Client 2
If you own a business, what would happen to your shares on death?		
What plans have you made for long-term care?		
How comfortable do you feel about raising funds in an emergency?		
How much do you prefer to hold as a cash buffer for emergencies?		
Have you made wills?	If yes, provide details	If yes, provide details
Do you have lasting powers of attorney in place?	If yes, provide details	If yes, provide details



Useful supporting documents: a copy of your wills, a copy of your lasting powers of attorney.

## Tax

Issue	Client	Client 2
How do you feel about taxes? Which taxes concern you the most?		
Do you have a capital gains tax liability in this tax year?	If yes, provide details	If yes, provide details
Have you made any gifts that may create an inheritance tax liability in this tax year?	If yes, provide details	If yes, provide details
Have you made any gifts in the last 7 years?	If yes, provide details	If yes, provide details



Useful supporting documents: your last tax return, records of gifts.

## Investment preferences

Questions	Client 1	Client 2
Do you have any restrictions on how you can invest because of your profession?	<i>If yes, provide details</i>	<i>If yes, provide details</i>
Do you have ethical or religious principles that inform your financial decisions?	<i>If yes, provide details</i>	<i>If yes, provide details</i>



Please complete the separate risk questionnaire we have sent you.



Please complete the separate ethical investing questionnaire if required.

## Next steps

Please send this questionnaire to us as soon as possible. By doing that, you will be confirming that you have completed it fully and accurately. We will verify some details with third parties where you have signed a permission form, and otherwise rely on what you have told us. If you are unsure about anything you have told us, please tell us and we will check it for you.

If you have any paperwork to support your answers, please send those to us as well. We will return any originals to you straight away.

Please email this questionnaire to the adviser you have been in touch with, or to our team address, [team@balancewealth.uk](mailto:team@balancewealth.uk). Or, please send the questionnaire to our office:

- Balance: Wealth Planning, The Point, Loughborough Road, West Bridgford, Nottingham, NG2 7QW

If you have any questions at all, please call us on 0800 7723456

For administration processing:

- Input first page only to Zoho for prospective clients or full document for clients
- Scan and save to SharePoint – Discovery
- Update data consents from page 1 onto Zoho contact record