



Balance:
Wealth Planning

Personal questionnaire

Date completed: _____

Name: _____



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. You can find more information about how we take care of your personal data in our privacy policy www.balancewealth.uk/privacy-policy.

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

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 current marriage or civil partnership		
National insurance number		
Home phone		
Mobile		
Email		
Which country do you live in?	Other	Other
If other, provide details		
How many days will you spend in the UK this tax year?		
In the last 20 years, how many years did you live in the UK?		
Do any of the following apply?		
Born in the United States, Washington DC, Puerto Rico, Guam, the US Virgin Islands or any other US territory	Yes / No	Yes / No
Born outside the US but entitled to US citizenship through your parents	Yes / No	Yes / No
Held a US passport or Consular Report of Birth Abroad	Yes / No	Yes / No
Became a US citizen through naturalisation process	Yes / No	Yes / No
Been a US citizen in the past and now given up	Yes / No	Yes / No
Hold a current Green Card allowing you to live/work in US	Yes / No	Yes / No
Had a Green Card in the past and now given it up	Yes / No	Yes / No
Currently file US tax returns	Yes / No	Yes / No
Have filed US tax returns in the past but not now	Yes / No	Yes / No

Health & lifestyle

State of health	Excellent	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?		
Do you ever smoke or vape?	Yes / No	Yes / No
Have you smoked or vaped in the past 5 years?	Yes / No	Yes / No

Children and grandchildren

List all children and grandchildren, even if they are no longer dependent on you.

Name	Parents names	Date of birth DD/MM/YYYY	Dependent on you?	Dependent long-term?

Other family and dependants

List other family members or friends who are dependent on you for care or financial support.

Name	Date of birth DD/MM/YYYY	Relationship	Support needed	Dependent long-term?

Professional advisers

List key people like your accountant, lawyer, tax adviser.

Name	Firm name	Role

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

Complete this section even if you are about to stop working.

Information	Client 1	Client 2
Employment status		
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	Current member	Current member
Death in service insurance		
Private medical insurance		
Permanent health insurance		
Dental insurance		
Child care vouchers		
If illness stopped you working, 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
Business name / description		
Profit for last tax year		
Forecast profit for this year		
Year end (for partnership)		



Useful supporting documents: Your contract, P60, P11D 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
Regular spending			
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			
Occasional spending	Monthly costs	Annual costs	Anticipated changes
Fees / subscriptions			
Eating out			
Entertainment			
Household items			
Home improvements			
Clothing			
Christmas and birthday gifts			
Trips, treats and holidays	Monthly costs	Annual costs	Anticipated changes
Trips and treats			
Holidays			
Savings and investments	Monthly costs	Annual costs	Anticipated changes
Pension contributions			
Regular investments			
Regular gifts to others			
Regular gifts to friends/family			
Charity donations			
Totals	Monthly costs	Annual costs	Notes
Total regular spending			
Total occasional spending			
Total trips, treats and holidays			
Total regular investments			
Total regular gifts			
Total monthly spending			

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?	If yes, provide details	If yes, provide details
Do you have ethical or religious principles that inform your financial decisions?	If yes, provide details	If yes, provide details

Your hobbies/interests

Tell us what you enjoy doing and/or what you are passionate about (tick as many options as you like).

	Client 1	Client 2		Client 1	Client 2
Art/Crafts			Rugby		
Birdwatching			Running		
Classic Cars/Motorsport			Sailing/Boating		
Cricket			Shooting		
Cooking/Food			Skiing		
Cycling			Swimming		
Dancing			Tennis		
Fishing			Theatre/Performing Arts		
Football			Travel		
Gardening			Volunteering/Community		
Golf			Waling/Hiking		
Gym/Fitness			Wildlife/Nature		
Horse riding/Equestrian			Wine		
Music			Writing/Poetry		
Pets			Yoga/Pilates		
Photography			Other (please add)		
Reading			Other (please add)		

Next steps

Please send this questionnaire to us as soon as possible, preferably before your initial Discovery meeting. 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.

Email this questionnaire to the adviser you have been in touch with, or to our team address, team@balancewealth.uk.

Or, you can 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, you can 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 Virtual Cabinet.
- ☐ Update data consents from page 1 onto Zoho contact record