



**Confidential Financial Fact-Find
and Personal Review**

Fact Find for	David & Ruth East
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Client Type	
Adviser	Nick Bewley
Last Fact Find Completed	11 May 2007
Produced On	19 July 2007

Financial Services Act 2000

All Independent Financial Advisers are required by law to look after their clients' best interests and consider their clients' circumstances when any advice is given. Therefore, they should be made fully aware of your current personal and financial circumstances so that their advice can match your needs. The questions within this Fact-Find document have been carefully arranged to help your adviser provide appropriate advice that meets your specific requirements. If, for any reason, you decline to answer any of the questions or if you fail to provide accurate facts to the best of your knowledge, the advice given subsequently might not be considered to be best advice, as this can only be given on the basis of the information provided by you, the client.

Data Protection Act 1998 – Disclosure of Information

The information provided in this document will be retained on paper and also computer for reference purposes, and will be held in accordance with the Data protection Act 1998. The details therein will be used internally to provide financial advice and may also be passed to the regulatory authorities and/or auditors for the purpose of compliance.

**PERFECT LIFE FINANCIAL SERVICES
is authorised and regulated by the Financial Services Authority**

PERSONAL DETAILS

Title
Forenames
Surname
Known As

Address

Town
County
Postcode

Telephone (Home)
Telephone (Work)
Facsimile (Work)
Mobile
Email
Preferred Contact Method

David East

Mr
David
East
David

1 The Hill Avenue
Sandiacre

Nottingham
Notts
NG8 2LT

0115 975 6214
0115 886 3215
0115 886 3219
0707 4962003
dleast71@aol.com
Email

Ruth East

Mrs
Ruth
East
Ruth

1 The Hill Avenue
Sandiacre

Nottingham
Notts
NG8 2LT

0115 975 6214

Telephone (Home)

Gender
Date of Birth
Marital Status
Place of Birth
Nationality
Domicile

Are you a Smoker?
Do you drink alcohol?
In Good Health
Hazardous Pursuits
Intend to Live Abroad
Height & Weight

Tax Code
National Insurance No.

Male
10 Sep 1964
Married
Derby
UK - British

No How many per week?
Yes Units per week 35
Yes
No
No
5 ft 11 in 14 st 10 lbs

540L
FG-98-97-76-K

Female
15 Aug 1966
Married

UK - British

No How many per week?
No Units per week
Yes
No
No
5 ft 4 in 11 st 00 lbs

506L
NR-73-45-67-B

CHILDREN & DEPENDANTS

Name	Date of Birth	Gender	Relationship	Year Commencing Funded Education
Katherine Anne East	15 Mar 2002	Female	Daughter	2010
Mark William East	10 Jun 1997	Male	Son	2008
John Robert East	9 Jul 1992	Male	Son	

FUTURE STRATEGY for David East (tick one in each row)					
Financial Objectives	Absolutely Vital	Very Important	Moderately Important	Not Very Important	Covered or No Interest
Protecting your Mortgage		X			
Review Mortgage Arrangements				X	
Protecting your Dependents in the Event of Death	X				
Protect Earnings in the Event of Illness or Disability		X			
Review Plans for Retirement			X		
Review Existing Pension Schemes		X			
Review Investment Portfolio				X	
Review Level of Regular Savings					X
Reducing Liability to Inheritance Tax					X
Review Capital Gains Tax Liability					X
Make Provision for Private Schooling or University Costs					X
Planning for Long Term Care				X	

FUTURE STRATEGY for Ruth East (tick one in each row)					
Financial Objectives	Absolutely Vital	Very Important	Moderately Important	Not Very Important	Covered or No Interest
Protecting your Mortgage	X				
Review Mortgage Arrangements				X	
Protecting your Dependents in the Event of Death		X			
Protect Earnings in the Event of Illness or Disability		X			
Review Plans for Retirement			X		
Review Existing Pension Schemes			X		
Review Investment Portfolio	X				
Review Level of Regular Savings				X	
Reducing Liability to Inheritance Tax		X			
Review Capital Gains Tax Liability					X
Make Provision for Private Schooling or University Costs			X		
Planning for Long Term Care			X		

RISK PROFILE for David East (tick one in each row)		Attitude to Investment Risk – Choose the most appropriate investment risk level best suited to you. Should you feel you have different attitudes to risk in different areas of your investment or retirement planning, please indicate clearly below. E.g. you may wish to be more cautious with your pension but more adventurous with shorter term savings, or vice versa.				
Description		Ultra Cautious	Cautious to Realistic	Realistic	Speculative	Highly Speculative
You would prefer to have no investment in the stock market whatsoever and are prepared to accept the inflationary risk that this implies		You would like to benefit from long term investment returns but are wary of stock market volatility and would like to make some compensation by means of low risk investments	You would like to take advantage of equity investments with the prospect of good long term returns and can accept the increased short term volatility	You would like some investment in higher risk investments which carry the risk of potential loss of capital, but not to the detriment of either your long term or short term financial security	You are willing to accept considerable potential loss of capital in order to gain potentially high returns, though still not jeopardising your short term or long term financial security	
Short Term (less than 5 years)		Ultra Cautious	Cautious to Realistic	Realistic	Speculative	Highly Speculative
Investment					X	
Savings				X		
Long Term (more than 5 years)		Ultra Cautious	Cautious to Realistic	Realistic	Speculative	Highly Speculative
Investment			X			
Mortgage				X		
Pension				X		
Savings			X			
Do you have any ethical or moral views on where your money is invested?		Notes				
Investment Aims		<input type="checkbox"/> Growth <input type="checkbox"/> Income <input type="checkbox"/> Both	If Income, How much?		How often?	

RISK PROFILE for Ruth East (tick one in each row)		Attitude to Investment Risk – Choose the most appropriate investment risk level best suited to you. Should you feel you have different attitudes to risk in different areas of your investment or retirement planning, please indicate clearly below. E.g. you may wish to be more cautious with your pension but more adventurous with shorter term savings, or vice versa.				
Description		Ultra Cautious	Cautious to Realistic	Realistic	Speculative	Highly Speculative
You would prefer to have no investment in the stock market whatsoever and are prepared to accept the inflationary risk that this implies		You would like to benefit from long term investment returns but are wary of stock market volatility and would like to make some compensation by means of low risk investments	You would like to take advantage of equity investments with the prospect of good long term returns and can accept the increased short term volatility	You would like some investment in higher risk investments which carry the risk of potential loss of capital, but not to the detriment of either your long term or short term financial security	You are willing to accept considerable potential loss of capital in order to gain potentially high returns, though still not jeopardising your short term or long term financial security	
Short Term (less than 5 years)		Ultra Cautious	Cautious to Realistic	Realistic	Speculative	Highly Speculative
Investment			X			
Savings		X				
Long Term (more than 5 years)		Ultra Cautious	Cautious to Realistic	Realistic	Speculative	Highly Speculative
Investment			X			
Mortgage		X				
Pension		X				
Savings		X				
Do you have any ethical or moral views on where your money is invested?		Notes				
Investment Aims		<input type="checkbox"/> Growth <input type="checkbox"/> Income <input type="checkbox"/> Both	If Income, How much?		How often?	

FUTURE REQUIREMENTS

Planned changes or additions to your lifestyle, home, family and occupation

Have you made a Will?

Notes on Will

Are you expecting any inheritance in the near future?

Do you have an enduring Power of Attorney?

Affordability

How much can you afford to commit to regular premium contracts per Month?

How much can you afford to commit to Lump Sum contracts?

How long do you anticipate being able to commit / afford this? (years)

David East		
	Date	
Notes		
	Notes	
	Notes	

Ruth East		
	Date	
Notes		
	Notes	
	Notes	

Self	Partner	Joint

Self	Partner	Joint

Levels of Cover Provided By Employer

Death In Service

Critical Illness Cover

Key Person

Sick Pay

Income Protection (IP)

IP Deferred Period

Private Medical Insurance

	Beneficiary	
	Beneficiary	
£80,000	Beneficiary	Employer
	Weeks	
£500	Per	Month
	Who is Covered	

	Beneficiary	
	Beneficiary	
	Beneficiary	
	Weeks	
	Per	
	Who is Covered	

Provisions for Your Family

Provide Income after Death for

22	years
----	-------

20	years
----	-------

Income to be Provided

£17,453

£14,164

Pension Requirements

At what age do you wish to Retire?

Contracted Out of SERPS (S2P)?

Include State Pension in Future Plans?

Average Annual State Pension Increase

Is your Partner entitled to their own Full State Pension?

Does Employer Operate a Pension Scheme?

Are you a Member of this Scheme?

If not, When are you eligible to Join?

65	
No	
Yes	
2.00	%
Yes	
Yes	
Yes	

60	
No	
Yes	
1.50	%
Yes	
Yes	

Pensions Simplification 2006

Have you registered for Primary Protection?

Total Value of Pension Funds on 5th April 2006

Primary Protection Factor

Have you registered for Enhanced Protection?

No

PROFESSIONAL ADVISERS for David East				
	Bank	Doctor	Solicitor	Accountant
Name	NatWest Bank	Dr Julia Tennyson		Pannell & Co
Address	80 Upper Parliament Street Nottingham NG1 1RT	Silverdale Surgery 7 Clifton Road Wilford Nottingham		36 Regent Street Nottingham NG1 6WP
Telephone	0115 466100	0115 773450		0115 442111
Fax				
Email				pclarke@pannell-accts.co.uk

PROFESSIONAL ADVISERS for Ruth East				
	Bank	Doctor	Solicitor	Accountant
Name	Cooperative Bank	Dr Julia Tennyson		
Address	Balloon Street Stockport Manchester M19 5DX	Silverdale Surgery 7 Clifton Road Wilford Nottingham		
Telephone	0161 325 6220	0115 773450		
Fax				
Email				

CURRENT PENSION INCOME				
Assigned To				
Type of Current Pension				
Source of Income				
Provider				
Income Amount				
Income Frequency				
Tax Free Cash				
Start Date				

PENSION ANNUITIES				
Assigned To				
Type of Annuity				
Provider				
Tax Free Cash Available				
Tax Free Cash Taken				
Income Paid				
Income Frequency				
Escalation Rate		%	%	%
Basis of Widow's Pension		%	%	%

EMPLOYMENT DETAILS

Employment Status
Employer's Name
Address

Occupation
Date Commenced
Basic Annual Salary
Annual Overtime
Taxable Benefits
Bonus / Commission
Pay Review Month
Are you a Director?
Shareholding in Company

David East

Full-time Employed
Merryweather Co Ltd

Paragon Works
Beeston
Nottingham

Engineer
26 Apr 2001
£28,500

£2,000
£5,000
April
No

%

Ruth East

Full-time Employed
Martin Heath Solicitors

112 Regent Street
Nottingham

Receptionist
1 Jul 1998
£14,160

April
No

%

EXPENDITURE

Mortgage & Policies
FSAVC Pension Contrib.
Regular Invest. Contrib.
Debt Repayments
Policy Premiums
Regular Savings
Rent
Council Tax / Rates
Telephone
TV / Satellite
Transport
Clothing
Heat & Light
Home Maintenance
Housekeeping
General Insurance
Hobbies
Professional Fees
Entertainment
Birthdays / Christmas
Childcare Expenses
Pet Expenses
Gifts & Charities
Other Expenditure

David East

£474 p.m.
£78 p.m. net
£150 p.m.
£402 p.m.
£143 p.m.

p.m.
p.m.
£43 p.m.
£20 p.q.
£13 p.m.
£75 p.m.
£300 p.a.
£56 p.m.
£600 p.a.

p.m.
p.a.

p.m.

p.m.
£50 p.m.

p.m.
£55 p.m.
£10 p.m.

p.m.

p.m.

Ruth East

£383 p.m.
£25 p.m. net

p.m.
£46 p.m.
£18 p.m.

p.m.

p.m.
£43 p.m.
£20 p.q.
£13 p.m.
£75 p.m.
£300 p.a.

p.m.

p.a.

p.m.
£148 p.a.

p.m.

p.m.
£50 p.m.

p.m.
£45 p.m.
£10 p.m.

p.m.

p.m.

If preferred, simply enter the amounts below

Total Expenditure £1,637 p.m.
Net Disposable Income £448 p.m.

£1,245 p.m.
£176 p.m.

PROPERTIES				
Owned By	Joint	Joint		
Property Type	Main Residence	Property Abroad		
Address	1 The Hill Avenue Sandiacre Nottingham Notts NG8 2LT	Apartmentos G4 Santo Tomas Menorca Balearics		
Residential Status	Owner	Owner		
Property Usage	Personal	Personal		
Purchase Date	15 Jan 1996	11 Aug 1998		
Purchase Price	£89,750	£36,000		
Current Value	£180,000	£85,000		
Insured Contents	£32,000	£6,000		
Mortgaged?	Yes	No		

MORTGAGES				
Borrower	Joint			
Mortgage for Property	1 The Hill Avenue (Main)			
Mortgage Lender	Natwest Mortgage Services			
Scheme Type	Tracker			
Account Number	45162459			
Amount Borrowed	£125,000			
Reduced Interest Rate	5.25 %	%	%	%
Date reduced rate ends	28 Jan 2008			
Standard Interest Rate	4.75 %	%	%	%
Monthly Repayment	£765.25			
Start Date	25 Jan 1998			
Full Term in Years	20			
Amount Outstanding	£92,762			

MORTGAGE-RELATED POLICIES				
Policyholder	David	David		
Life Covered	Self	Joint Life 1st Death		
Provider	Standard Life	Scottish Widows		
Type of Cover	Capital & Interest	Convertible Term Assurance		
Policy Number	7551230-1	566067695-09		
Life Cover	£30,000	£45,000		
Critical Illness Cover				
Premium	£28.75	£62.40		
Premium Frequency	Monthly	Monthly		
Date Commenced	20 Jan 1996	12 Jan 1991		
Term in Years	20	25		
Under Trust?	Yes	No		
Waiver of Premium?	No	No		

EXISTING POLICIES - Life & Health				
Policyholder	David	David	David	Ruth
Policy Type	Life	Life	Life	Life
Life Covered	Self	Self	Self	Self
Provider	Canada Life	Friends Provident	Cigna Healthcare	Canada Life
Type of Cover	Level Term Assurance	Whole Life	Critical Illness (CIC)	Level Term Assurance
Policy Number	656363634	NH 686389 4	76535209301	9855355-9
Life Cover	£52,000	£20,000		£80,000
Critical Illness Cover			£50,000	
Income Covered				
Income Covered Per				
Premium	£35.00	£42.85	£65.42	£17.80
Premium Frequency	Monthly	Monthly	Monthly	Monthly
Indexation of Premium	%	%	%	%
Date Commenced	11 Sep 2000	5 Sep 1999	12 Apr 1999	3 May 1998
Term in Years	10		20	15
Under Trust?	No	No	No	
Waiver of Premium?	No	No	No	

FINAL SALARY SCHEME	David East	
Employer	Merryweather Co Ltd	
Name of Scheme	Merryweather Retirement Fund	
Scheme Number	654653634634	
Scheme Entry Date	1 Apr 2000	
Retirement Age	65	
Scheme Fraction	29 / 80	/
Own Contribution	3.00 %	%
Death in Service Benefit	£100,000	

CONTRIBUTIONAL PENSIONS				
Policyholder	David	David	Ruth	
Type of Pension	AVC	Personal Pension	Personal Pension	
Provider	Legal & General	Standard Life	Norwich Union	
Policy Number	44685487489	FT-87639059-A	63467894312	
Retirement Age	65	65	60	
Commencement Date	1 Jan 2000	9 Apr 1998	19 Apr 1996	
Last Valuation	£31,020	£58,580	£15,960	
Valuation Date	1 Apr 2006	5 Apr 2006	5 Apr 2003	
Own Contribution	£85	£100	£32	
Contribution Frequency	Monthly	Monthly	Monthly	
Employer Contribution				
Contribution Frequency				
Death in Service Benefit				
Taking Lump Sum	Yes	Yes	Yes	
Under Trust?	No		No	
Waiver of Premium?	No		No	
Early Retirement Penalty	%	%	%	%

INVESTMENTS				
Assigned to	David	David		
Company	Jupiter	Aberdeen Prolific (Ireland)		
Investment Type	ISA (Investment)	Investment Trust		
Policy/Account Number	DG678-097876578	543534252		
Initial Investment	£3,000	£15,000		
Initial Investment Date	30 Mar 2000	1 Apr 1998		
Regular Investment	£100			
Commencement Date	2 Mar 2003			
Frequency	Monthly			
Current Value	£13,500	£17,832		
Date of Valuation	1 Oct 2004	5 May 2003		
Maturity Date				

SHARES				
Assigned to	David			
Company	Woolworths Plc			
Certificate Number	Y76576474654645			
Commencement Date	21 Feb 2002			
Initial Number of Shares	1,500			
Initial Share Price	£0.4800			
Current Share Quantity	2,950			
Current Share Price	£10.0000			

DEPOSITS				
Assigned to	Ruth	Joint		
Account Type	Current Account	Deposit		
Company	Nationwide Building Society	Portman Building Society		
Account Number	2156878-789	225-1924820-18		
Current Interest Rate	2.55 %	2.75 %	%	%
Initial Savings	£200	£1,000		
Commencement Date	1 Aug 1995	12 Sep 1996		
Regular Savings				
Commencement Date				
Frequency				
Current Value	£1,259	£13,240		
Valuation Date	1 Apr 2003	1 Apr 2003		

DEBTS				
Assigned to	David	David	David	Ruth
Type of Debt	Personal Loan	Credit Card	Credit Card	Credit Card
Lender	Lombard Direct	Bank of Scotland	MBNA	Tesco Finance
Account Number	45-09987113-0	4612 5236 8878 0125	5268 4251 5223 1502	4189 6325 5524 7801
Current Amount of Debt	£5,805	£8,600	£6,230	£1,520
Interest Rate	10.90 %	18.90 %	14.90 %	14.90 %
Normal Repayment	£186	£215	£187	£46
Repayment Frequency	Monthly			

Assigned to				
Type of Debt				
Lender				
Account Number				
Current Amount of Debt				
Interest Rate				
Normal Repayment				
Repayment Frequency				

ASSETS				
Assigned to	David	David	David	David
Type of Asset	Vehicles	Vehicles	Other	Computers
Brief Description	BMW 320i	Ford Fiesta 1.3	Caravan	Dell Computer
Purchase Date	1 Sep 2001	1 Apr 2001	1 Jun 1998	15 Feb 2003
Purchase Price	£32,800	£8,200	£4,500	£995
Assessed Value Today	£26,000	£6,000	£2,500	£800
Personal or Business	Personal	Personal	Personal	Business
Date Gifted				
Beneficiary				

Assigned to	Ruth			
Type of Asset	Watches & Jewellery			
Brief Description	Opal Ring			
Purchase Date	18 Dec 2001			
Purchase Price	£3,600			
Assessed Value Today	£4,500			
Personal or Business	Personal			
Date Gifted				
Beneficiary				

Verification of Identity Certificate

To be completed by a Regulated UK or EU Intermediary when introducing retail sector business.
Please complete a separate certificate for all parties to the contract where you are required to undertake identification.

Full Name of Applicant* / Trustee* / Third Party* (Delete as applicable)

Title		Forenames	
Surname		Date of Birth	
Current Address			
Town			
County			
Postcode			
Previous Address (If moved within the last 3 months)			
Town			
County			
Postcode			

I/We certify that

FACE TO FACE APPLICATION	Tick	NON FACE TO FACE APPLICATION	Tick
I/We have seen the original documents of the copies enclosed	<input type="checkbox"/>	I/We have seen the original documents of the copies enclosed	<input type="checkbox"/>
I/We have checked that any requiring a signature were signed	<input type="checkbox"/>	I/We have checked that any requiring a signature were signed	<input type="checkbox"/>
I/We confirm that any associated photograph of the Applicant bore a good likeness to the Applicant	<input type="checkbox"/>	I/We confirm that any associated photograph of the Applicant bore a good likeness to the Applicant	<input type="checkbox"/>
I/We have included the relevant reference information or the certified documentary evidence on/with this certificate	<input type="checkbox"/>	I/We have included the relevant reference information or the certified documentary evidence on/with this certificate	<input type="checkbox"/>

OR

I/We have not verified the identity of the Applicant for the following reasons.	Tick
	<input type="checkbox"/>

Full Name of Regulated Firm	
Name of Network (if applicable)	
Name of Regulator	
Regulator Reference Number	

Signed	
Name	
Position	
Date	

Company Stamp	
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Evidence of Name	Reference or Account Number				Certified copy attached (2)
Current Full Signed Passport		Place of Birth	Date of Birth	Date of Expiry	
Resident Permit issued to EU nationals by Home Office				Date of Expiry	
Current UK/EU Photo Driving Licence (1)				Date of Issue	
Current UK Driving Licence (old style) (1)				Date of Issue	
Firearms/Shotgun Certificate		Issuing Authority		Date of Issue	
State Pension or Benefits Book notifications letter (1)		Issuing Authority		Date of Issue	
Sub Contractors Certificate (3)		Issuing Authority		Date of Issue	
Inland Revenue tax notification		Document type (4): Tax Assessment Statement of Account Notice of Coding		Date of Issue	

Evidence of Address	Reference or Account Number				Certified copy attached (2)
Home visit			Premises Entered (Y/N)	Date of Visit	
Solicitor's letter confirming completion of house purchase or land registration (5) (6)				Date of Letter	
Electoral Roll check (5)				Date of Check	
Most recent mortgage statement		Name of Lender	Current Address * Previous Address*	Date of Issue	
Current Local Authority tax bill		Name of Lender	Current Address * Previous Address*	Date of Issue	
Local Authority rent card or tenancy agreement		Name of Authority	Current Address * Previous Address*	Date of Issue	
Bank/Building Society/Credit Union statement or passbook		Name of Issuer	Current Address * Previous Address*	Date of Issue	
Utility Bill (not mobile 'phone)		Name of Utility	Current Address * Previous Address*	Date of Issue	
Current UK/EU Photo Driving Licence (1)			Current Address * Previous Address*	Date of Expiry	
Current UK Driving Licence (old style) (1)			Current Address * Previous Address*	Date of Expiry	
State Pension or Benefits Book notifications letter (1)		Issuing Authority	Current Address * Previous Address*	Date of Issue	

Use of Source of Funds as Evidence of Identity	Account Name	Account No.	Sort code	
Applicant's cheque, payable to the provider, submitted with application				Tick only one of these three boxes
Payment is to be made from the above account by direct debit/debit card etc. Evidence of account ownership seen				
Payment is being made from the intermediary's client bank account. Applicants original cheque drawn on the above account				

Notes

- (1) These items may be used to evidence address or identity - **but not both**.
- (2) If attaching certified copies of the evidence, please also record the relevant details on this sheet as this will help with the record keeping in the event that the documents become detached from this certificate.
- (3) For self-employed persons in the construction industry – Tax exemption certificate with photograph (CIS4 and CIS6).
- (4) Please delete as appropriate. Please note that a P45 or P60 issued by an employer are not acceptable for this purpose.
- (5) You must submit a certified copy of the search if you are relying on this as evidence.
- (6) The previous address should also be verified if the applicant has been at the current address for less than 3 months.

Other forms of evidence may be accepted by some providers. If in doubt, please enquire.

DECLARATION

Please read this document carefully before you sign below.

Perfect Life Financial Services are registered under the Data Protection Act 1998.

I/We keep personal and financial information with regard to your circumstances on file (electronic and/or paper based) as required to be able to advise you as to your investment needs.

I/We confirm that, to the best of our knowledge this information was correct at the time it was obtained from you. I/We also confirm that this information will not be used, or transferred by us to any other company, other than as a normal part of business transacted on your behalf.

I/We cannot be held responsible for the information held on your file becoming inaccurate, due to your change of circumstances if you fail to inform us of those changes.

CLIENT DECLARATION

I/We confirm that the details given regarding my/our Company pension scheme are correct, and that I/we have verified these with my/our employer.

I/We confirm that I/we have received an IDD, Terms of Business letter and business card. I/We understand that Perfect Life Financial Services is authorised and regulated by the Financial Services Authority.

I/We understand that this information gathered by Perfect Life Financial Services will be held on a database.

Periodically Perfect Life Financial Services may issue information and newsletters to clients to keep them abreast of changes.

If you wish to receive this information please tick here

1 st Client's Signature	
------------------------------------	--

Date	
------	--

2 nd Client's Signature	
------------------------------------	--

Date	
------	--

Adviser's Signature	
---------------------	--

Date	
------	--

Limited Information Declaration (Only sign if applicable)

I confirm that I have not answered all the above questions and accordingly accept that any recommendations made will be based on the limited information disclosed by me.

1 st Client's Signature	
------------------------------------	--

Date	
------	--

2 nd Client's Signature	
------------------------------------	--

Date	
------	--

Adviser's Signature	
---------------------	--

Date	
------	--

Altered Information Declaration (Only sign if applicable)

I confirm that the information given relates to alterations in circumstances or additional holdings since our last meeting.

1 st Client's Signature	
------------------------------------	--

Date	
------	--

2 nd Client's Signature	
------------------------------------	--

Date	
------	--

Adviser's Signature	
---------------------	--

Date	
------	--

New Mortgage Requirements

House Purchase

(Please complete this section if you are planning a house purchase in the next 12 months).

Price that you are considering
Deposit Available
Maximum Mortgage required
Repayment Term required

Mortgage Details

Would you prefer to fix your mortgage payments at a set amount for a set number of years or have your payments varying with changes in the mortgage rate?

I/we would prefer to have Fixed payments Variable payments For the firstyears

Would you prefer to have lower payments initially, even if it means future payments will be higher than they otherwise would be and that you will have paid more overall? Yes / No

Are you looking for a cashback mortgage? Yes / No

Mortgages often include certain fees. Please indicate your order of preference for the following possibilities, with a number from 1 to 3, with 1 being the most important and 3 the least.

A lower mortgage arrangement fee
A lower early redemption fee
A lower mortgage rate

We will bear all your preferences in mind as we research the marketplace.