



Retirement Planning Questionnaire

for

SECTION ONE | PERSONAL INFORMATION

| Details | You (Mr/Mrs/Miss/Ms) | Partner/Spouse (Mr/Mrs/Miss/Ms) |
|---|--|--|
| Name | | |
| Date of Birth | DD / MM / YYYY | DD / MM / YYYY |
| Marital status | Single/Married/Civil Partner/Partner/Divorced | Single/Married/Civil Partner/Partner/Divorced |
| Address | | |
| Home Tel: | () | () |
| Work Tel: | () | () |
| Mobile: | () | () |
| E-mail address | | |
| Are you UK resident and domiciled? | Yes / No | Yes / No |
| Do you intend/plan to retire abroad? | Yes / No | Yes / No |
| Have you written a Will? | Yes / No | Yes / No |
| If 'Yes', when was it last reviewed? | DD / MM / YYYY | DD / MM / YYYY |
| Do you have any principles, or religious beliefs that would affect your financial planning decisions (If so, please provide details)? | Yes / No | Yes / No |
| | | |

SECTION TWO | HEALTH

Full disclosure of these facts may help us to obtain an enhanced annuity rate for you, if applicable

| State of health | You | Partner/Spouse |
|---|------------------------|------------------------|
| Are you taking any prescription medication for a medical condition? (If 'Yes' please provide details) | Yes / No | Yes / No |
| Have you been hospitalised for a serious medical condition? (If 'Yes' please provide details) | Yes / No | Yes / No |
| Family health | | |
| Are your parents still alive? | Yes / No | Yes / No |
| If 'No', did they have any ongoing medical conditions prior to death? (If 'Yes' please provide details) | Yes / No | Yes / No |
| Lifestyle | | |
| Have you smoked in the last 10 years? | Yes / No | Yes / No |
| Do you smoke now? (please specify) | Cigarettes/Cigars/Pipe | Cigarettes/Cigars/Pipe |
| How long have you smoked: | | |
| Consumption per day: | | |
| Alcohol consumption: | __ units per week | __ units per week |
| Height: | __ feet __ inches | __ feet __ inches |
| Weight: | __ St __ lbs | __ St __ lbs |
| Current Alcohol Limits | Man = | Woman = |

SECTION THREE | PENSION BENEFITS & PROTECTION

| Type of Pension Plan (e.g. SIPP, PP, Defined Benefit) | Current Fund Value | PCLS (i.e. tax free cash entitlement) | Do you wish to take income from this plan now? |
|---|--------------------|---------------------------------------|--|
| | | | Yes / No |
| | | | Yes / No |
| | | | Yes / No |
| | | | Yes / No |
| | | | Yes / No |
| | | | Yes / No |
| | | | Yes / No |

| | |
|---|----------|
| Do any of the pension plans provide a guaranteed annuity rate? | Yes / No |
| If so please provide details: | |
| Is Trivialty relevant to you? | Yes / No |
| Have you applied for enhanced or primary protection? | Yes / No |
| Any previous benefit crystallisation events i.e. Have you drawn any pension fund benefits previously? | Yes / No |
| Do you qualify for any additional social security benefits, or pension credits? | Yes / No |
| If so, please provide details: | |

SECTION FOUR | OTHER RETIREMENT INCOME

| | |
|---|----------|
| Were you ever a member of any employer pension arrangements | Yes / No |
| What are your expected state pension benefits? (You can obtain this from a BR19 State Pension Benefits Request) | |

What other assets, savings and investments do you hold (such as shares, ISAs, Investment Bonds, Bank deposits and national savings) Refer to a separate report if required.

| Type of asset/investment | Current value | Maturity date (if applicable) |
|--------------------------|---------------|-------------------------------|
| | | DD / MM / YYYY |
| | | DD / MM / YYYY |
| | | DD / MM / YYYY |

Are there any other forms of income you have in retirement (please confirm the source, the amount and frequency of the income and include things such as investment income or income from any ongoing employment)?

SECTION FIVE | CURRENT OUTGOINGS

**Please confirm the amount of your current monthly outgoings:
Please refer to a separate budget sheet if available.**

| Type of Outgoing (e.g. monthly utility bill) | Amount | End date (if applicable) |
|---|--------|-----------------------------|
| | | DD / MM / YYYY |
| | | DD / MM / YYYY |
| | | DD / MM / YYYY |
| | | DD / MM / YYYY |
| | | DD / MM / YYYY |
| | | DD / MM / YYYY |
| | | DD / MM / YYYY |
| | | DD / MM / YYYY |
| | | DD / MM / YYYY |

Please provide details of any other outstanding debts/loans (including any outstanding mortgage, or credit cards):

| Type of debt (e.g mortgage) | Amount outstanding | End date |
|-----------------------------|--------------------|----------------|
| | | DD / MM / YYYY |
| | | DD / MM / YYYY |
| | | DD / MM / YYYY |

SECTION SIX | ATTITUDE TO RISK

What do we mean by Risk? A world with no risk has absolute certainty. Everything will happen that we say will happen. In many respects this may be attractive, however there are aspects of our life, and world which we cannot control, which bring a level of uncertainty to whatever we do. Our 'Attitude to Risk' indicates how much uncertainty we are prepared to take on in life, and in particular here, with our retirement income. This is impacted by a number of factors.

| Please put a tick in the appropriate box next to each statement depending on whether you agree or disagree | | | |
|---|--|--------------------------|--------------------------|
| Attitude to risk | Does this comment describe your feelings in respect of your retirement? | I would tend to agree | I would tend to disagree |
| Absolute Security - No Investment Risk - No Longevity Risk - Limited Inflation Risk - Limited Annuity Risk - Capital Forfeited | I am someone who requires a guaranteed income for life with no investment risk whatsoever. I want certainty for the rest of my life on the income I will receive | <input type="checkbox"/> | <input type="checkbox"/> |
| | I am someone who is concerned about the impact of inflation on my retirement income. I would be happy to start with a lower income compared to other options available to me to secure future income increases to limit the impact of inflation. | <input type="checkbox"/> | <input type="checkbox"/> |
| | I am someone who is happy to commit to the same basis of retirement income for the rest of my life. | <input type="checkbox"/> | <input type="checkbox"/> |
| | I am someone who is not concerned about retaining control over my pension fund. | <input type="checkbox"/> | <input type="checkbox"/> |
| Minimal Risk - No Investment Risk - No Longevity Risk - Inflation Risk accepted - Limited Annuity Risk - Capital Forfeited | I am someone who requires a guaranteed income for life with no investment risk whatsoever. I want certainty for the rest of my life on the income I will receive. | <input type="checkbox"/> | <input type="checkbox"/> |
| | I am someone who wishes to maximise my income immediately and understand that the value of this income will erode during my retirement due to inflation. | <input type="checkbox"/> | <input type="checkbox"/> |
| | I am someone who is happy to commit to the same basis of retirement income for the rest of my life. | <input type="checkbox"/> | <input type="checkbox"/> |
| | I am someone who is not concerned about retaining control over my pension fund. | <input type="checkbox"/> | <input type="checkbox"/> |
| Low to Moderate Risk - None or little Investment Risk - Limited Longevity Risk - Potential Inflation Risk - Potential Annuity Risk - Certainty of Capital | I am someone who would consider investing some or all of my pension fund for a fixed period with the income and capital return guaranteed for that period. | <input type="checkbox"/> | <input type="checkbox"/> |
| | I am someone that accepts that if my guaranteed income is for a fixed period that when this period is over my pension fund may not be able to provide an income at the same level. | <input type="checkbox"/> | <input type="checkbox"/> |
| | I am someone who would value a guaranteed income for life but does not want to make a decision that cannot be changed. I would be happy to start with a lower income to keep my options open. | <input type="checkbox"/> | <input type="checkbox"/> |
| | I am someone who would like to be able to review my circumstances later in retirement to ensure that the income I have purchased remains suitable for my needs. | <input type="checkbox"/> | <input type="checkbox"/> |
| | I am someone who would consider a combination of different options to help meet my overall retirement needs. | <input type="checkbox"/> | <input type="checkbox"/> |

| | | | |
|--|--|--------------------------|--------------------------|
| Balanced - Uncertain Investment Returns - Exposure to: Longevity Risk Inflation Risk Annuity Risk - Uncertainty of some Capital | I am somebody who would be willing to take a degree of risk in retirement meaning my income could go up or down in the future in order to benefit from the potential of good investment performance. | <input type="checkbox"/> | <input type="checkbox"/> |
| | I am someone who would be willing to accept a degree of investment risk within my fund as long as I can underpin a level of income for life in retirement. | <input type="checkbox"/> | <input type="checkbox"/> |
| | I am someone who is concerned about the impact of inflation on my retirement income. I would be willing to take a degree of investment risk to help mitigate inflation. | <input type="checkbox"/> | <input type="checkbox"/> |
| | I am someone who would like to be able to review my circumstances later in retirement to ensure that the income I have purchased remains suitable for my needs. | <input type="checkbox"/> | <input type="checkbox"/> |
| | I am someone who would consider a combination of different options to help meet my overall retirement needs. | <input type="checkbox"/> | <input type="checkbox"/> |
| Speculative - Greater uncertainty Investment Returns - Exposure to: Longevity Risk Inflation Risk Annuity Risk - Uncertainty of all Capital | I am somebody who would be willing to take a reasonable degree of risk in retirement in order to benefit from the potential of good investment performance. | <input type="checkbox"/> | <input type="checkbox"/> |
| | I am someone who would accept that my income is likely to change, upwards or downwards, in the future. | <input type="checkbox"/> | <input type="checkbox"/> |
| | I am someone who is concerned about the impact of inflation on my retirement income. I would be willing to take investment risk to help mitigate inflation. | <input type="checkbox"/> | <input type="checkbox"/> |
| | I am someone who would like to be able to review my circumstances later in retirement to ensure that the income I have purchased remains suitable for my needs. | <input type="checkbox"/> | <input type="checkbox"/> |
| | I am someone who would consider a combination of different options to help meet my overall retirement needs. | <input type="checkbox"/> | <input type="checkbox"/> |
| Aggressive - Greater uncertainty Investment Returns - Exposure to: Longevity Risk Inflation Risk Annuity Risk - Uncertainty of all Capital | I am somebody who would be willing to take a high level of risk in retirement in order to benefit from the potential of good investment performance. | <input type="checkbox"/> | <input type="checkbox"/> |
| | I am someone who would accept that my income is highly likely to change, upwards or downwards, in the future. | <input type="checkbox"/> | <input type="checkbox"/> |
| | I am someone who is concerned about the impact of inflation on my retirement income. I would be willing to take a on investment risk to help mitigate inflation. | <input type="checkbox"/> | <input type="checkbox"/> |
| | I am someone who would like to be able to review my circumstances later in retirement to ensure that the income I have purchased remains suitable for my needs. | <input type="checkbox"/> | <input type="checkbox"/> |
| | I am someone who would consider a combination of different options to help meet my overall retirement needs. | <input type="checkbox"/> | <input type="checkbox"/> |
| Based on the above answers above I would categorise myself as: (Please tick one box or two if you feel you are somewhere in between two categories) | Absolute Security | <input type="checkbox"/> | <input type="checkbox"/> |
| | Minimal | <input type="checkbox"/> | <input type="checkbox"/> |
| | Low to Moderate | <input type="checkbox"/> | <input type="checkbox"/> |
| | Balanced | <input type="checkbox"/> | <input type="checkbox"/> |
| | Speculative | <input type="checkbox"/> | <input type="checkbox"/> |
| | Aggressive | <input type="checkbox"/> | <input type="checkbox"/> |

RETIREMENT INCOME NEEDS

| | |
|--|------------------------------------|
| What is the minimum monthly income you require from your pension plans? | £ _____ per month |
| How would you like the pension to be paid? I.e. <ul style="list-style-type: none"> ➤ How often – monthly, quarterly, annually? ➤ Advance/Arrears ➤ What death benefits? ➤ Inflation Protection? ➤ Full flexibility on when income can be taken? | |
| Do you want to retain the flexibility to change or review the amount of income you receive at some point in the future (e.g. every 5 years or when needed during retirement?) | Yes / No |
| Are you concerned about making one decision at outset in your retirement that you cannot change? | Yes / No |
| Are you interested in being able to change the shape of income you receive in the future (e.g. adding or removing a spouse's pension, adding escalation of the pension payment)? | Yes / No |
| What capital requirements will you have during retirement? For example, will you need to renew a car or conduct house maintenance? | |
| Is anyone financially dependant on you? | Yes / No |
| Do you wish to provide a dependant's benefit? | Yes / No |
| If no, why not? e.g. <ul style="list-style-type: none"> ➤ Client is unmarried and has no plans to marry. ➤ Spouse has own provision. ➤ Pension fund is too small to make it worthwhile. | |
| How important is the provision of lump sum death benefits to your family? | Very / To some extent / Not at all |
| Are you interested in looking at how your changing future health may be able to provide you with more income in the future? (Please note that annuity rates may fall between now and this future date and is unknown)? | Yes / No |

SECTION EIGHT | OTHER COMMENTS

How would you describe your overall aim with regards to your pension fund?

(Freeflow answer)

How important as a source of retirement income is your pension fund?

(Freeflow answer)

If you take advantage of your Pension Commencement Lump Sum, (tax free cash) do you know how you will use this?

(Freeflow answer)

Any other comments?

(Freeflow answer)

SECTION NINE | SIGNATURES/NOTES

I acknowledge that any advice I receive is related purely to the options available to me at the date I take the benefits from my pension plans.

Client signature (if present):..... Date:

**Spouse/partner signature
(if relevant):..... Date:**

Adviser signature:..... Date:

Adviser Notes: