

# TRUSTEE ASSET MANAGEMENT LTD

## INDEPENDENT FINANCIAL ADVISERS

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### PRE-RETIREMENT QUESTIONNAIRE

	CLIENT	SPOUSE
NAME		
DATE OF BIRTH		
SMOKER?		
HEALTH (Please describe fully any health issues)		

### CURRENT INCOME

	CLIENT	SPOUSE
COMPANY PENSION		
PERSONAL/PRIVATE PENSION		
INVESTMENT INCOME		
STATE PENSION/BENEFITS		
EARNED INCOME		
TAX RATE		
ARE YOU RESIDENT FOR TAX PURPOSES IN THE UK?		

**EXISTING PENSION PLAN DETAILS**

<b>CLIENT</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>TYPE OF PLAN</b>				
<b>PROVIDER</b>				
<b>PLAN NUMBER</b>				
<b>CURRENT FUND VALUE</b>				
<b>CURRENT TRANSFER VALUE</b>				
<b>FINAL SALARY BENEFIT</b>				
<b>MAXIMUM TAX-FREE CASH</b>				

<b>SPOUSE</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>TYPE OF PLAN</b>				
<b>PROVIDER</b>				
<b>PLAN NUMBER</b>				
<b>CURRENT FUND VALUE</b>				
<b>CURRENT TRANSFER VALUE</b>				
<b>FINAL SALARY BENEFIT</b>				
<b>MAXIMUM TAX-FREE CASH</b>				

<b>ASSETS &amp; LIABILITIES:</b>			
<b>ASSETS (APPROX VALUE)</b>	<b>YOU</b>	<b>JOINT</b>	<b>PARTNER</b>
Property - Main Residence			
Other Property			
Business Assets			
Bank/Building Society Accounts/Cash ISAs			
Building Society Accounts			
PEPs/ISAs/Bonds/UT			
TESSAs			
Stocks/Shares/UT/IT			
Other Assets - Boat/Plane/Collections			
Total Assets			
<b>LIABILITIES</b>	<b>YOU</b>	<b>JOINT</b>	<b>PARTNER</b>
Mortgage - Main Residence Term to Completion			
Mortgage - Other Property			
Bank Overdraft			
Unsecured Loan/HP			
Credit/Store Card Debts			
Other Liabilities			
Total Liabilities			
Total Net Worth			
Have you made a Will?			YES/NO

<b>ATTITUDE TO RISK FOR MEDIUM TO LONG TERM INVESTMENTS:</b>			
<u>YOU</u>		PTNR	DEFINITION
	1 - Very Cautious		You prefer very stable returns even if this means the long term return is lower.
	2 - Very Cautious to Cautious		You prefer very stable returns even if this means the long term return is lower.
	3 - Cautious		You prefer stable returns even if this means the long term return is lower.
	4 - Cautious to Moderate		You prefer stable returns even if this means the long term return is lower.
	5 - Moderate		You are willing to accept moderate volatility for the chance of higher long term returns.
	6 - Moderate to Speculative		You are willing to accept more volatility for the chance of higher long term returns.
	7 - Speculative		You are willing to accept more volatility for the chance of higher long term returns.
	8 - Speculative to Very Speculative		You are willing to accept higher volatility for the chance of higher long term returns.
	9 - Very Speculative		You are willing to accept higher volatility for the chance of higher long terms returns.
	10 - Ultra Speculative		You are willing to accept very high volatility for the chance of higher long term returns
<b>ANY VIEWS ON ETHICAL INVESTMENTS?:</b>			

**RETIREMENT BENEFITS**

	<b>CLIENT</b>	<b>SPOUSE</b>
<b>Do you want your income to be guaranteed in retirement?</b>		
<b>Do you want to explore the risks and benefits of a non-guaranteed income?</b>		
<b>Does your income need to increase each year?</b>		
<b>If so, to what degree?</b>		
<b>Is the ability to vary your income important to you?</b>	Very Quite Important Neutral Not Important	Very Quite Important Neutral Not Important
<b>How important is your involvement in making decision about your retirement funds?</b>	Very Quite Important Neutral Not Important	Very Quite Important Neutral Not Important

**TAX-FREE CASH**

	<b>CLIENT</b>	<b>SPOUSE</b>
<b>Do you need to withdraw the maximum tax-free cash now?</b>		
<b>What do you need the tax-free cash for? Please explain fully.</b>		
<b>Would you like to utilize some of your tax-free cash as income in the future?</b>		
<b>Do you wish to withdraw the tax-free cash now, but not take any income?</b>		

**DEATH BENEFITS**

	<b>CLIENT</b>	<b>SPOUSE</b>
<b>What proportion of your income would you like your spouse to receive following your death?</b>		
<b>How important is passing any remaining fund, following second death, to your beneficiaries?</b>	Very Quite Important Neutral Not Important	Very Quite Important Neutral Not Important
<b>How important is it for your spouse to receive a lump sum following your death in lieu of income?</b>	Very Quite Important Neutral Not Important	Very Quite Important Neutral Not Important
<b>How important is reducing your IHT liability?</b>	Very Quite Important Neutral Not Important	Very Quite Important Neutral Not Important
<b>Do you have any financial dependents?</b>		

**CLIENT SIGNATURE**.....

**ADVISER SIGNATURE**.....

**DATE**.....