

## Personal Financial Analysis

**Data Protection Act 1998 - The information given in this document will be retained for reference purposes and will be held in accordance with the Data Protection Act 1998. The information may also be used by Sigma Asset Management Ltd, to provide you with details of products suitable to your requirements.**

**Sigma Asset Management Ltd is authorised and regulated by the Financial Services Authority.**

**Prepared for** \_\_\_\_\_

**Consultant** \_\_\_\_\_

**Date** \_\_\_\_\_

**Place of meeting** \_\_\_\_\_

**Print form**



## Income & Expenditure

### Income

PAYE Income  
Dividends / Bonus  
Benefits in kind  
Self-Employed Income  
Other eg Unearned Income  
Total Annual Income

### Client

### Partner


### Net Monthly Income (A)

### Expenditure

Mortgage/Rent  
Insurance Premiums  
Pension Payments  
Loan Repayments  
Credit Card Payments  
Living Expenses


### Total Monthly Expenses (B)

### Monthly Surplus (A-B)

--	--

Assets	Client		Partner		Joint	
	Offshore	Onshore	Offshore	Onshore	Offshore	Onshore
Building Society						
Bank						
National Savings						
Stocks & Share ISA'S						
Cash ISA'S						
Investment Bonds						
Unit Trusts						
Shares						
Premium Bonds						
Investment Property						
Other						
<b>Total</b>						

Liabilities (details of outstanding debt, redemption dates and amount)	Client	Partner	Joint
<b>Total</b>			

Mortgage Information	Client	Partner	Joint
Current Value of Property			
Outstanding Mortgage			
Lender			
Repayment Method (endowment, capital repayment, interest only)			
Interest Rate			
Type (fixed, discount, variable, tracker etc.)			
Redemption Penalty			
Redemption Period			
Repayment Date			



## Retirement Details

	Client			Partner		
At what age do you wish to retire?						
Are you contracted out of the 2 <sup>nd</sup> State Pension?	Yes		No	Yes		No
Does your company run a pension scheme?	Yes		No	Yes		No
Are you now, or will you become eligible to join?	Yes		No	Yes		No
Have you joined or do you intend to join?	Yes		No	Yes		No
If you have decided not to join or to leave the scheme, please explain why:						

Details of Personal Arrangements	1	2	3
Client/Partner			
Type (PPP; SIPP; GPP etc.)			
Start Date			
Personal Contribution			
Employer Contributions			
Frequency			
Pension Provider			
Status			
Fund Value			
Transfer Value			
Fund 1			
Fund 2			
Fund 3			
Fund 4			

	4	5	6
Client/Partner			
Type (PPP; SIPP; GPP etc.)			
Start Date			
Personal Contribution			
Employer Contributions			
Frequency			
Pension Provider			
Status			
Fund Value			
Transfer Value			
Fund 1			
Fund 2			
Fund 3			
Fund 4			

Notes:







## Risk profile

Tick the box below which corresponds most accurately with your risk profile:

Risk Rating	Statement	Tick Box
Deposit Based	The security of cash on deposit in Building Society/Bank deposit accounts that provides a virtually risk-free environment other than the risk of safeguarding against inflation.	
Asset Backed Cautious	Funds that have a relatively low risk to capital and will generally provide more reasonable growth over a medium to long term. This will include with-profits and "defensive" managed funds.	
Asset Backed Balanced	A well-balanced investment embracing different market and asset types. The diversification of these investments aims to maintain capital, whilst providing long-term growth prospects through higher risk equity holdings, e.g. a managed fund or UK fixed interest securities. A 50% plus exposure to equity investments will result in increased short-term volatility with the prospect for higher long-term returns.	
Asset Backed Aggressive	An even greater exposure to high risk equity investment whilst trying to minimise the risk to existing or created capital, through some investment diversification. Typically 75% plus equity with the rest in fixed interest securities and cash providing some security on capital, e.g. high risk to capital but offer above average growth prospects over medium/long term.	
Aggressive High Risk	These offer a higher potential reward providing you are prepared to accept full exposure to volatility of the world's stock markets. There is no security of capital but potentially greater returns over the long term.	

## Needs Identification

Need	Priority	Adviser	Client	Need	Priority	Adviser	Client
Life Assurance	Yes   No			Savings	Yes   No		
Income Protection	Yes   No			Investments	Yes   No		
Critical Illness	Yes   No			Mortgages	Yes   No		
Private medical	Yes   No			IHT Planning	Yes   No		
Retirement	Yes   No			Wills	Yes   No		

## Monetary Commitment

	Client	Partner
Monthly amount available		
Single amount available		
Employer amount available		

We do not advertise. All of our business has been generated and grows through personal recommendations. Please give details below of any family, friends or contacts who you feel would benefit from our advice.

Name	Telephone number

## Recommendations and Reasons\*

Product	
Provider	
Funds	
Amount	
Reason	

Product	
Provider	
Funds	
Amount	
Reason	

Product	
Provider	
Funds	
Amount	
Reason	

## Client Declaration - please read and check the entire form before signing

I/we the undersigned:

- confirm that to the best of my/our knowledge and belief the facts contained in this document are correct, and that it shall form the basis of any advice offered.
- confirm that I/we have received a terms of business letter and a business card from my/our financial adviser prior to completion of this factfind.
- confirm that I/we have received the Key Facts about our services and about the costs of our services.
- only wish to deal with the areas highlighted in the Recommendations Section at present.
- confirm that I/we have been made aware of any risk involved and understand that the value of investments recommended may go down as well as up.
- understand that Sigma Asset Management Ltd can only make recommendations based on the information provided.
- have received the Key Features wrap, brochure and illustration for the products recommended.

**Signature** \_\_\_\_\_

**Partner's Signature** \_\_\_\_\_

**Date** \_\_\_\_\_

\*For more entry boxes see back

