Personal Financial Analysis

Private and Confidential

Prepared for...

Completed by...

Date...

W.G Wealth Guardian Ltd. is committed to giving its clients the very best financial advice. This can only be achieved by having detailed knowledge of their financial circumstances.

It is therefore requested that the Personal Financial analysis form is completed as comprehensively as possible. This form will be retained by W.G Wealth Guardian Ltd. as a written record of the information disclosed and the advice given and a copy is available on request.

Any details provided are strictly confidential and are governed by applicable Data Privacy Laws

W.G Wealth Guardian Ltd. is Authorised & Regulated by CySEC (Licence no: xxxx)

PERSONAL DETAILS

	First Client	Second Client
Title		
Forename (s)		
Surname		
Address		
Postcode		
Home telephone		
Mobile		
Work telephone		
Email address		
Date of Birth		
Marital Status		
State of Health		
National Insurance No		
Nationality		
Residency and/or Domicile (if different)		
Employment Status		

Occupation		
Business Name		

FINANCIAL CIRCUMSTANCES

	First Client	Second Client
Gross Annual Income		

Income From Pensions

Private/Personal		
Occupational		
State		
Investment Income		
State Benefits		
Other		
TOTAL		

Monthly Net Income		
Monthly Outgoings		
Disposable Income		

Assets	First Client	Second Client	Joint
Property			
Investments			
Current/Deposit A/Cs			
A/C 1			
A/C 2			
Shares/ISAs/TESSAs			
Other (Please specify)			
Total Assets			

Liabilities

Mortgages			
Loans			
Credit Cards			
Overdraft			
Other (Please specify)			
Total Liabilities			

Do you have any children or other financial dependants? Yes ◯ No ◯

Dependants Name	Birth Date	Relationship	Reason for Dependency

Have you made a Will? Yes ◯ No ◯

Is it up to date? Yes ◯ No ◯

Main Provisions

EXISTING PROTECTION

Type of Cover

Mortgage Protection Replacement ◯ Life Insurance ◯ Critical Illness ◯ Income ◯

IHT ◯ Family Income Benefit ◯ Medical ◯ Long Term Care ◯

Details of existing protection, including sum assured and premiums?

PENSION PLANNING

Existing Pension Arrangements

Are you a member of an employer's pension scheme? Yes ◯ No ◯

Type of Scheme: Final Salary ◯ Money Purchase ◯ Group PP ◯

Workplace / Auto enrolment ◯

Do you / your employer contribute? Yes ◯ No ◯

Please confirm amount / frequency: Employee £............per month/year

Employer £............. per month/year

WEALTH GUARDIAN
ADVISORY • BROKERAGE • MANAGEMENT

Personal Pension Details

Scheme / Provider Name	Policy/Scheme Type	Current value if known	Policy or Ref Number	Irish Pension / UK Pension

Occupational Pensions - PLEASE PROVIDE FULL DETAILS

Company Name	Dates of Service – From and To	Position Held	Branch	Full/Part Time	Irish Pension / UK Pension
Notes					

PROPOSED NEW ARRANGEMENTS

At what age would you like to retire?

What level of income would you like require at retirement?

(Express as an amount or a percentage of existing income)

Do you want to take the maximum tax free cash sum at retirement? Yes ◯ No ◯

Do you have any ethical, social or environmental concerns? Yes ◯ No ◯

Details

ATTITUDE TO RISK

The table below provides definitions of different risk attitudes. Please tick the box that best describes you.

		Client 1	Client 2
Cautious	You seek to protect your capital and are somewhat concerned when this does not occur. You have a very basic understanding of the investment markets and their operations. When you think of the term risk, you think it means 'danger'. When you make a financial decision, you usually focus on the possible losses. You seek moderate returns and do not wish to take on more than a low level of risk. With your present investment monies, you would be comfortable taking very low risks and you are not very comfortable with the concept of risk.		
Balanced	You are prepared to establish a diversified portfolio to partially protect you from inflation and tax. You have a general understanding of the investment markets, but would like to have a broader understanding in order to explore the possibilities. When you think of the term risk, you think it means 'uncertainty'. When you make a financial decision, you are more focused on the possible losses, but also keep in the mind the possible gains. You are prepared to accept a moderate level of risk volatility in the overall capital value of your investments. You are generally a low risk taker and are somewhat comfortable with the concept of risk.		

Progressive	You wish to adopt a diversified portfolio to somewhat protect you from inflation and tax. You have a reasonable understanding of the investment markets and their operation. When you think of the term risk, you think it means 'possibilities'. When you make a financial decision, you are more focused on the possible gains, but also keep in mind the possible losses. You can accept that there will be some level of volatility in the value of your investments. You are a moderate risk taker and can accept some moderate levels of investment risk.		

DATA PROTECTION

By signing this document you consent to us or any company associated with us, processing, both manually and by electronic means, your personal data for the purposes of providing advice, administration and management. "Processing" includes obtaining, recording, carrying out operations, or holding information or data, transferring it to other companies associated with us, product providers, any statutory, governmental or regulatory body for legitimate purposes including, where relevant, to solicitors and debt collection agencies.

Unless you have been introduced to us by a third party we may also contact you, or pass your details to other companies associated with us, to contact you (including by telephone) with details of any other similar products, promotions, or for related marketing purposes in which we think you may be interested.

If you do not wish to be contacted for marketing purposes by other companies via e-mail, telephone, post or SMS, please tick this box. ☐

If at any time you wish us or any company associated with us to cease processing your personal data or

sensitive personal data, or contacting you for marketing purposes, please contact The Data Protection

Officer on +357 2202122822 or in writing at W.G Wealth Guardian to BO@wguardian.com.

You may be assured that we and any company associated with us will treat all personal data and sensitive personal data as confidential and will not process it other than for a legitimate purpose.

CLIENT DECLARATION

I confirm that the information I have provided is, to the best of my knowledge correct. I have provided this information understanding that it is used to form the basis of any advice and recommendations made to me and that I am not under any obligation to take up any recommendation made.

I further declare that if I do not want to disclose certain personal/financial information I am aware that this may prevent an Adviser from being able to identify areas where it might have been appropriate to make recommendations, or could have an effect on the recommendations that have been made. NB: Please understand that we reserve the right to decline to give advice if full information is not provided.

SIGNED (First Client) ………………………………………………….……..……

DATED …………………….

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SIGNED (Second Client) ……………………………………………………

DATED ……………………..

PLACE OF SIGNING (state location)

……………………………………………………………..…………..……..