



www.harteywm.co.uk

Pre-Meeting Workbook

**Please complete all information to
ensure a productive first meeting**



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Personal Details

Client 1			
Title	Mr/Miss/Ms/Mrs/Dr/Rev		
Forenames			
Surname			
Address			
Tel. No.			
Date of Birth		Sex	Male/Female
Occupation			
Marital Status			
Email address			
NI Number			
Anticipated Retirement Age (if applicable)			

Client 1			
Title	Mr/Miss/Ms/Mrs/Dr/Rev		
Forenames			
Surname			
Address			
Tel. No.			
Date of Birth		Sex	Male/Female
Occupation			
Marital Status			
Email address			
NI Number			
Anticipated Retirement Age (if applicable)			

Assets & Liabilities Please complete the following as monetary total

Assets		Client 1	Client 2	Joint
Interest Bearing Accounts and other cash				
Cash based	Current Accounts	£	£	£
	Savings Accounts	£	£	£
	Cash ISA	£	£	£
	National savings and Premium Bonds	£	£	£
Other	Investments Bonds	£	£	£
	Unit Trusts	£	£	£
	Equities	£	£	£
	Equity ISA	£	£	£
	Any other cash equivalents	£	£	£

Assets & Liabilities Please complete the following as monetary total

Property Assets	Client 1	Client 2	Joint
Main Residence	£	£	£
Other Property	£	£	£
Other Assets	Client 1	Client 2	Joint
Personal Possessions	£	£	£
Trust entitlements	£	£	£
Other Assets	£	£	£
Total Assets			

Mortgages, Loans & Other Liabilities	Client 1	Client 2	Joint
Main Residence	£	£	£
Other Properties	£	£	£
Bank overdrafts & Loans	£	£	£
Total	£	£	£
Do you have Life Assurance? If yes, how much	Yes/No	Yes/No	Yes/No
	£	£	£
Is this held in trust?	Yes/No	Yes/No	Yes/No
Do you expect any of your assets or liabilities to change in the near future?	Yes/No	Yes/No	Yes/No

Estate & Wills	Client 1	Client 2	Joint
Do you have a Will?	Yes/No	Yes/No	Yes/No
Who are the executors on the Will?	Children/Solicitors/Other		
Property Ownership	Single/Joint/Tenants in Common		
Have you benefited from a Will in the past two years?	Yes/No	Yes/No	Yes/No

Pensions Values If not receiving an income from them	Client 1	Client 2
	£	£

Income Per Annum:	Client 1	Clients 2
Gross	£	£

Expenditure Per Annum	Client 1	Clients 2
Fixed/Essential	£	£
Discretionary	£	£

To help us to help you, the following are some of the concerns or requirements many of our existing clients have. Please tick appropriately or add your own.

GENERAL ADVICE CONCERNS

- C1** **C2**
- You are concerned that you are not receiving regular reviews and advice with regards to your portfolio.
- You are concerned that you don't receive independent advice.

INVESTMENT CONCERNS

- You are concerned about stock market fluctuations with regards to your portfolio.
- You are concerned about how much risk you are exposed to.
- You are concerned about the performance of your existing portfolio and do not feel that sufficient growth is being achieved.
- You are concerned about the effects of inflation on your investments.
- You are concerned about the current interest rate environment.
- You are concerned that your investment portfolio is not generating sufficient income.
- You are concerned about the lack of flexibility within your investment portfolio.
- You are concerned that you haven't as yet made use of your ISA allowance for the current tax year.
- You are concerned that your investment portfolio does not meet your ethical investment criteria.

RETIREMENT PLANNING CONCERNS

- You are concerned about stock market fluctuations with regards to your pension portfolio.
- You are concerned about how much investment risk you are exposed to and in particular how much investment risk is being taken as you approach retirement.
- You are concerned about the performance of your existing pension portfolio and do not feel that sufficient growth is being achieved.

RETIREMENT PLANNING CONCERNS continued...

- You are concerned about the effects of inflation on your pension portfolio.
- You are concerned about the current interest rate environment.
- You are concerned about the lack of flexibility within your pension portfolio.
- You are concerned that you haven't yet made use of your annual pension allowance for the current tax year.
- You would like to know what your future retirement options are for your pension portfolio.
- You have a target pension income amount and are concerned as to whether this is achievable based on your current pension contributions.
- You would like for us to provide you with an estimation of likely retirement benefits available at various retirement dates.
- You are concerned that your pension portfolio does not meet your ethical investment criteria.

RETIREMENT INCOME CONCERNS

- You are concerned about stock market fluctuations with regards to your retirement income portfolio.
- You are concerned about how much investment risk you are exposed to and in particular how much investment risk is being taken in retirement.
- You require a lump sum to be drawn from your pension portfolio and you would like to know the options available to achieve this.
- You are concerned about the performance of your existing pension portfolio and do not feel that sufficient growth and/or income is being generated.
- You are concerned by the current interest rate environment.
- You are concerned by the lack of flexibility within your pension portfolio.

RETIREMENT INCOME CONCERNS continued...

You are concerned that your retirement income portfolio is not being eroded by either the effect of inflation and/or income being drawn.

You would like to know your retirement options for your pension portfolio as you now require a retirement income.

You are concerned that your spouse/partner will not have sufficient retirement income were you to predecease her/him.

You are concerned that your retirement income will diminish in real terms and wish for any retirement income to increase each year.

You would like for us to provide you with an estimation of likely retirement benefits available at various dates.

PROTECTION INCOME

You are concerned that you do not have sufficient life cover protection in place to provide your family with adequate provision in the event of death and/or illness.

You are concerned that you do not have sufficient income cover in place to provide your family with adequate provision in the event of becoming unable to work.

You are concerned that you do not have sufficient life cover protection to repay your mortgage in the event of death and/or illness.

You would like for protection cover to pay out a lump sum payment in the event of death and/or illness.

You would like for protection cover to pay out regular income in the event of death and/or illness for the required term.

You would like for us to provide you with an estimation of the likely shortfall in income in the event of death and/or illness.

LONG TERM CARE CONCERNS

You are concerned that you do not have sufficient long term care protection in place to provide you with a suitable retirement home in the event of you requiring long term care.

LONG TERM CARE CONCERNS continued...

You are concerned that you may have to use your investments to provide long term care.

You are concerned about the implications of long term care funding.

You are concerned that your family home (or its value) might not be left to your desired beneficiaries.

You are concerned whether you can top up the local authorities payments for long term care and choose the care home yourselves.

TAXATION CONCERNS INCOME

You are concerned with regards to your capital gains tax allowance and the best way to mitigate any liability.

You would like your investment and/or pensions portfolio to be invested in the most tax efficient way.

You are concerned that your estate that you leave to your beneficiaries could be reduced by Inheritance Tax.

You would like to reduce your inheritance tax liability without reducing your investment income.

You would like to discuss how a combination of Wills and Trusts can assist your Inheritance Tax planning.

You would like to use gift allowance to mitigate Inheritance Tax.

ESTATE PLANNING CONCERNS

You are concerned that your beneficiaries might lose their inheritance due to bankruptcy or divorce.

You are concerned and want to ensure that if the survivor of you remarries, your beneficiaries will still benefit from your assets.

You are concerned that the existing trust you set up is not in today's rules.

You want a Will package that is flexible and easy to amend in the future if necessary.

You are concerned that lifetime gifts passed down to your children are not protected from divorce or bankruptcy.

FOR COMPLETION BY YOUR WEALTH MANAGER ONLY

NOTES	

Health	C1		C2	
Smoker	C1		C2	

Attitude to risk	C1		C2		Joint	
Ethical Criteria	C1		C2		Joint	
Emergency Fund	C1		C2		Joint	

Basis of advice	
Full?	
Limited?	
Execution only?	

Has any information not been disclosed?