OPUS GOLD
INDEPENDENT FINANCIAL PLANNERS

PERSONAL AND CONFIDENTIAL

Group Personal Pension Fact Find

Client Names:

Adviser Name: Date:

Adviser Internal Reference:

Company Name & Address:

Personal Details:

	Self
Title	
Forenames	
Surname	
Marital Status	
Address	
Postcode	
Telephone	
Email	
Other contact	
Date of Birth	
Place of Birth	
UK Resident for Tax?	Yes ☐ No ☐
National Insurance No.	
State of Health	

Dependants

Name	Relationship	Dependent On	DOB	Age (on Fact Find)	Dependant Until	Pension Beneficiary
						Yes ☐ No ☐
						Yes ☐ No ☐

Main Occupation	
Employment Status	
Employer/Business Name	
Total Income	
Total Outgoings	
Disposable Income	
Amount you can afford per month for Pension Planning	
Highest Marginal Tax Rate	

Notes:

Retirement/Pension

	Self
Are you saving for retirement?	Yes ☐ No ☐
At what age do you wish to retire?	
What amount (annualised) do you wish to retire on ?	
Approximate fund required to achieve this pension.	

Details of existing pension plans;

Type	Life	Provider	Policy No	Start Date	NRD	Personal Contr	Company Contr	Trust	Transfer Value

Your employer is offering a group scheme. Would you like to make personal contributions to the arrangement?	Yes ☐ No ☐
If not, please give reasons why.	
If yes, please confirm contribution amount.	
Is contribution sufficient to achieve the intended retirement fund?	Yes ☐ No ☐
If no, is the client aware of the need to increase contributions in the future?	Yes ☐ No ☐

Notes:

Attitudes to Investment Risk:

Attitude to Risk (tick as appropriate)	Example funds / plans	Self
RISK AVERSE This category describes individuals who are not prepared to accept any degree of risk to their capital in respect of investment performance. However, it is understood that all investments have a degree of risk in relation to inflation erosion and the possibility of institutional failure.	Deposit based savings, Government bonds, capital & interest mortgages.	
CAUTIOUS This category indicates that you want a level of safety that is unlikely to result in substantial losses. However, you accept that to achieve a level of growth beyond deposit based accounts, the investment will contain a degree of risk capital erosion and fluctuating value.	Corporate bonds, non-equity managed funds.	
BALANCED This category generally suggests that you can accept a lower level of safety for your capital but would not be happy to see the investment eroded or lost completely. Therefore you are willing to take a level of risk necessary to achieve a potentially higher rate of return and understand that your investment may fluctuate in value.	Managed equity funds relative to UK stock market, interest only mortgages.	
ADVENTUROUS People in this category accept a low level of safety and can understand and bear more specialised risks that can be associated with overseas markets and assets. Typically values will be subject to a number of different risks and values will have a higher variance with the potential for capital losses.	Funds linked to other western stock markets, specialist UK equity funds.	
SPECULATIVE This category indicates investors have a high level of awareness of the factors affecting values and performances and can bear the consequences of considerable or complete loss in pursuit of large gains. There would also be an ability to accept substantial volatility in capital value during the investment period.	Funds linked to developing stock markets, single company shares and geared products.	

Declaration:

The information requested is required to ensure that the financial advice offered is appropriate to your personal circumstances. Failure to provide some information may lead to inappropriate advice being given. Not all of the information supplied will be essential for the advice given at this time. The information will be held on computer and may help form the basis of future advice. This information is provided on the understanding that it will be used in strict confidence and that it places you under no obligation to take any suggested recommendations. Periodically we issue information and newsletters to clients to keep them abreast of tax and product changes.

If you do not wish to receive this information please tick this box ☐

Data Protection: Personal Information contained in this Fact Find and information provided previously will be recorded on computer files, and will be covered by the provisions of the Data Protection Act 1998. I/we acknowledge receipt of your business card, initial disclosure document and Terms of Business letter and confirm my/our Attitude to Risk is as stated.

PLEASE READ THIS DOCUMENT CAREFULLY BEFORE SIGNING

SELF

Name

Date

Signature

✖

ADVISER

Name

Date

Signature

✖