SEYMOUR
FINANCIAL
PERSONAL LIFE PLANNERS

The Lifetime Focuser

Client pre-meeting questionnaire

Client Name

Completion of this questionnaire will allow us to prepare for your meeting, so that it can be both productive and interesting. The more accurate your information, the more effective the meeting can be.

By completing this information, you will not be committed to using our service, and we will not be committed to working with you. All information is confidential and is not shared with any unauthorised third-party organisation.

Personal Details

Self

Title

Surname

Forenames

Marital Status

General state of health ☐ Good ◯ Some ◯ Poor ◯ Past problems

Smoker ☐ Yes ◯ No

Date of birth Gender

Place of birth

UK resident since

UK resident for tax ☐ Yes ◯ No

Intention of living abroad in future ☐ Yes ◯ No

Address

Postcode

Contact

Home Work

Mobile Fax

Email

Partner/Spouse

Title

Surname

Forenames

Marital Status

General state of health ☐ Good ◯ Some ◯ Poor ◯ Past problems

Smoker ☐ Yes ◯ No

Date of birth _____ Gender _____

Place of birth _____

UK resident since _____

UK resident for tax ☐ Yes ◯ No

Intention of living abroad in future ☐ Yes ◯ No

Address _____

_____

_____ Postcode _____

Contact Home _____ Work _____

Mobile _____ Fax _____

Email _____

Do you have any dependants? If YES, please give details.

Name _____

Relationship _____

Please note whether to self, partner or both in brackets

Date of birth _____ Dependant ☐ Yes ◯ No

Name _____

Relationship _____

Please note whether to self, partner or both in brackets

Date of birth _____ Dependant ☐ Yes ◯ No

Name _____

Relationship _____

Please note whether to self, partner or both in brackets

Date of birth _____ Dependant ☐ Yes ◯ No

Name _____

Relationship _____

Please note whether to self, partner or both in brackets

Date of birth _____ Dependant ☐ Yes ◯ No

Income Details

	Self	Partner/Spouse
Occupation		
Type of employment	☐ Employed ◯ Self-employed ◯ Director ◯ Retired	☐ Employed ◯ Self-employed ◯ Director ◯ Retired
Employer		
Employer's address		
	Postcode	Postcode
National Insurance No.		
Expected Retirement age		
Income from employment	£	£
Income from investments	£	£
Income from pensions	State £ Employer £ Private £	State £ Employer £ Private £
Income from property	£	£
Other income	£	£

Please explain 'Other income' in more details

Real Assets

Asset Class	Self	Partner/Spouse	Joint
Residential Address	£	£	£
Additional Properties	£	£	£
Business Assets	£	£	£
(refer to back page)	£	£	£
TOTAL	£	£	£

Financial Assets (Personal Assets)

For Business assets and liabilities see back page

Asset Class	Self	Partner/Spouse	Joint
Bank & B/Soc Accounts	£	£	£
National Savings	£	£	£
ISA's	£	£	£
Investment Bonds	£	£	£
Unit Trusts & Investment Trusts	£	£	£
Shares	£	£	£
Pension Funds	£	£	£
TOTAL	£	£	£

Protection Policies

Type of Policy	Maturity Date	Sum Assured	In Trust
		£	☐ Yes ◯ No
		£	☐ Yes ◯ No
		£	☐ Yes ◯ No
		£	☐ Yes ◯ No

Do you have any private medical insurance (PMI) ☐ Yes ◯ No

If yes, please supply renewal date

Are you considering private medical insurance (PMI) ☐ Yes ◯ No

Estate Planning

Do you have a Will in place? ☐ Yes ◯ No

When was your Will written?

Who are your beneficiaries?

Do you have Lasting Powers of Attorney in place? ☐ Yes ◯ No

Who are your attorneys?

What Trust arrangements do you have in place?

Are you expecting an inheritance in the near future? ☐ Yes ◯ No

Have you got Private Medical Insurance in place? ☐ Yes ◯ No

Liabilities

		Mortgage		Secured Loans		Unsecured Loans
Balance Outstanding	£		£		£	
Monthly Payment	£		£		£	
Interest Rate	%		%		%	
End Date						
Repayment Type						

Estimated Expenditure

		Monthly		Annually
Rent / Mortgage	£		£	
Loans / Credit Card	£		£	
Housekeeping (food, cleaning etc)	£		£	
Utilities	£		£	
Motor Expenses (fuel, tax, insurance)	£		£	
Insurances' & Policies	£		£	
Entertainment	£		£	
Other Expenditure	£		£	
Total Estimated Expenditure	£		£	

The Lifetime Focuser

Completing the Lifetime Focuser will help you to clarify your thoughts for your goals, plans and objectives for the coming years. Usually these will change over time so it is important that the actions you put in place are flexible enough to take account of these changes.

It may be that, at this stage you are unclear what it is you want to achieve, but please give each area some thought. As Financial planners, we need to understand what you want to achieve if we are to develop an effective financial plan and strategy.

Lifetime goals and plans

3 Year goals and plans

3 Month goals and plans

Financial Goals

In broad terms please note your financial goals as they stand at present:

Time Horizon for financial investments

How long will your assets be invested before you need to withdraw them?

Investment hurdle rate

What annual return do you need to achieve on average to be happy with your portfolio?

Income portfolio date

When will you require income from your portfolio?

Additional Information & Business related information

If you own a business or need to add any additional information please do so below, useful information may include:

Turn over
Profit
Number of staff
Typical income per month
Typical outgoing per month
Typical surplus per month (after tax)
Is the business VAT registered

Financial Assets (Business Assets)

Asset Class	**Company 1**	**Company 2**	**Company 3**
Company name			
Company cash	£	£	£
Tax accounts (VAT/ CT)	£	£	£
Assets (stock machines ect)	£	£	£
Property	£	£	£
Mortgages	£	£	£
COVID Bounce back loan	£	£	£
Other loans/ business credit cards	£	£	£
TOTAL	£	£	£

Declaration

The information contained in this document is correct to the best of our / my knowledge. I / We understand that the quality of any advice given will be dependent upon the accuracy of the information provided to you.

Signed

Date

Signed

Date

Once completed please save and send with any accompanying information you are happy to share to the person you have booked with:

Fliss - Fliss.wallace@seymourfinancial.co.uk

Alice - Alice.ruben@seymourfinancial.co.uk

For security you may which to send this encrypted or password protected and let us know the password separately.

SEYMOUR
FINANCIAL
PERSONAL LIFE PLANNERS

Seymour Financial is a trading style of Insight Financial Associates Limited which is authorised and regulated by the Financial Conduct Authority, 458421.
Registered in England and Wales, 05054886. Insight Financial Associates Limited, Insight House, 7a Alkmaar Way, Norwich International Business Park, Norwich, NR6 6BF.
Web: www.seymourfinancial.co.uk Email: office@seymourfinancial.co.uk Tel: 0208 1679869

Data Protection Statement - Marketing & Data

SEYMOUR FINANCIAL
PERSONAL LIFE PLANNERS

Marketing

From time to time we may wish to contact you to offer additional products or services which may be of interest to you. In order to do this we require your consent by agreeing to one or more of the options:

I consent to be contacted for marketing purposes by:

Client 1	Email ◯	Telephone ◯	Text Message ◯	Post ◯
Client 2	Email ◯	Telephone ☐	Text Message ◯	Post ◯

Please note that you may withdraw this consent at any time by notifying us at our main business address.

Sensitive Personal Data

The primary basis on which we intend to process your personal data is for the performance of our contract with you. In the case where we need to process special category (sensitive) data as described in Section 6 of the Terms & Conditions we require your consent by indicating your agreement to the following statement:

I am aware of my rights under the General Data Protection Regulations and consent to Seymour Financial holding and processing my personal data, including special category (sensitive) data, as far as it is necessary for the express purpose of the arranging and administration of financial products.

Client 1 ◯ **Client 2** ◯

Please note that you may withdraw this consent at any time by notifying us at our main business address.

We may also engage the services of third-party providers of professional services in order to enhance the service we provide to you. These parties may also need to process your personal data in the performance of their contract with us. If you wish to know the names of these third parties, please contact us for further information.

Client 1

Customer/ Trustee name

Customer/Trustee signature

Date signed

Client 2

Customer/ Trustee name

Customer/Trustee signature

Date signed

Terms & Conditions

SEYMOUR FINANCIAL
PERSONAL LIFE PLANNERS

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If you have a question or concern about any aspect of our services please contact us at:

- **Telephone:** 0208 1679869
- **Email:** office@seymourfinancial.co.uk
- **Website:** www.seymourfinancial.co.uk
- In writing: Antony Howard, Insight Financial Associates, Insight House, 7a Alkmaar Way, Norwich International Business Park, Norwich, NR6 6BF

This agreement sets out our respective obligations and should be read in conjunction with the information in our **Data Protection Statement** and **Costs and Charges** documents.

This agreement sets out the terms under which we'll provide our services to you, so it's important that you read it fully and in conjunction with our **Costs and Charges** document. If there's something you don't understand please ask us to explain it.

1. Our obligations

Our recommendations

- Before providing advice, we'll assess your needs, consider your financial objectives and assess your attitude to any risks that may be involved. If you don't want to discuss a particular area of financial planning and that area should not form part of the advice given, we can exclude it, if you instruct us to do so. This might of course have a bearing on the advice that might have been given.
- Before making any recommendations, we'll carry out a suitability assessment so that we are able to act in your best interests.
- We'll confirm any recommendations we make in writing (our suitability report) along with details of any special risks that may be associated with the products or investment strategies we've recommended.
- Where we agree to provide you with a service that includes an ongoing review of the suitability of the investments we have recommended, we'll carry out this review at least annually. To do this we will need to make contact with you to assess whether the information we hold about you remains accurate and up to date. We'll issue you with a report setting out the results of our assessment and, if relevant, any updated recommendations.
- Please be aware that investments can fall, as well as rise, and that you may not get back the full amount invested. The price of investments we may recommend may depend on fluctuations in the financial markets, or other economic factors, which are outside our control. Past performance is not necessarily a guide to future performance.
- Specific warnings relevant to the investments, investment strategies or other products we arrange are provided in the relevant product literature provided.
- We may, where appropriate, recommend holding some, or all, of your investments with a discretionary fund manager (DFM), a professional investment manager appointed to monitor your portfolio and make investment decisions on your behalf. In such cases we'll explain the respective responsibilities of ourselves and the DFM in relation to your investments. We may occasionally recommend investments that are not readily realisable. We'll only do this where appropriate but, if we do, we'll draw your attention to the risks associated with the investments in our suitability report. There is a restricted market for such investments and in some circumstances, it may not be possible to deal in the investment or obtain reliable information about its value.
- In some circumstances we may need to act as your 'agent' in relation to the part of your portfolio held with a DFM. This means that you won't have a direct contractual relationship with the DFM and the DFM will instead treat our firm as its client. Before setting up this type of arrangement we'll explain the implications to you.

If designated as a professional client

- We may take into account your expertise as a professional client when complying with the requirements to provide you with a general description of the nature and risks of particular transactions.
- We are entitled to assume that in relation to the products, transactions and services for which you are categorised as a professional client, you have the necessary level of experience and knowledge to understand the risks involved, for the purposes of assessing suitability.

Financial crime

- We are obliged to put in place controls to prevent our business from being used for money laundering and other forms of financial crime.
- We'll verify your identity before undertaking any business with you. To do this we may use electronic identity verification systems and we may conduct these checks from time to time throughout our relationship, not just at the beginning. The check may leave a 'footprint' on your credit file but it will not affect your credit rating.

Best execution

- Where we send investment applications on your behalf to third parties (for example to put an investment into force), we'll take all sufficient steps to ensure that we obtain the best possible result for you. This is referred to as 'best execution'.
- We have a best execution policy. If you want to see a copy of it please ask us.

Conflicts of interest

- Although we'll always try to act in your best interests there may be situations where we or one of our other clients has some form of interest in the business being transacted for you. If this happens or we become aware that our interests or those of one of our other clients conflict with your own interests, we'll write to you and ask for your consent to proceed before we carry out any business for you. We'll also let you know the steps we'll take to make sure you are treated fairly.
- We have a conflicts of interest policy. If you want to see a copy of it please ask us.
- Insight Financial Associates Ltd has non-voting shares in a company Platform One. Platform One is an administrative platform which we may use to manage your investment portfolio. This shareholding does not alter our regulatory responsibility to provide you with impartial advice, and so should not influence our advice to you. Please ask if you want to discuss this in further detail.
- Felicita Louise Sinclair Wallace has voting shares in a company called SSAS Bureau Limited. SSAS Bureau Limited is a Small Self-Administered Scheme (SSAS) provider which we may use to manage your investment portfolio. This shareholding does not alter our regulatory responsibility to provide you with impartial advice and so should not influence our advice to you. Please ask if you want to discuss this in further detail.

Protecting personal information

To provide our services properly we'll need to collect information on your personal and financial circumstances. We take your privacy seriously and will only use personal information to deliver our services.

Communicating with you

- Our normal ways of communicating with you are by telephone, post, e-mail, SMS text message or in person Our communications will be in English.
- We may ask you to confirm your instructions to us in writing as this helps to avoid any future misunderstandings.

Recording telephone calls

- To ensure we carry out your instructions accurately, to help us to continually improve our service and in the interests of security, we'll record and may monitor your telephone communications or conversations with us
- Copies of our telephone recordings will be available on request, for a period of 5 years after the recording was made.

Services offered as part of a package

- Where we offer services or products as part of a package, we'll tell you whether it's possible to buy the different components separately and, if relevant disclose the costs and charges of each component. We'll also tell you if the risks resulting from the package are likely to be different from the risks associated with the individual components and explain how (if relevant) the package modifies the investment risk.

2. Your obligations

This section sets out your obligations in agreeing to receive our services.

Providing information about your circumstances
Our advice will be based on the information that you give so it's important that you provide us with accurate and up to date information when we request details about your circumstances and objectives. This will allow us to provide you with suitable advice. If the information you provide is inaccurate or if you limit the information provided this could affect the suitability of the advice we give.

Payment for services

- By signing this agreement, you are agreeing to pay the charges for our services as set out in the **Costs and Charges** document.
- Our **initial** charges are payable once we've completed our agreed work and must be settled within 28 business days.
- In some limited circumstances (for protection planning business only) we may receive a commission payment from a product provider. Typically, the commission payment will be offset against the charges you owe us for our services. If the commission payment relates to a regular contribution policy and you stop paying premiums on that policy we may be obliged to refund the commission received back to the policy provider. In such cases, we reserve the right to request the full payment of any outstanding balance of charges for our services. Where relevant, we will provide details of the maximum amount that we could reclaim from you and the timescale in which we could do so, within our suitability report.
- Any products we have arranged for you will only be kept under review as part of an ongoing service for which have agreed to pay. Our ongoing services are optional, but if you agree to purchase an ongoing service, unless otherwise agreed, the ongoing service will be provided as a follow up to the initial service.
- Our charges for **ongoing** services will start on the first annual review meeting or monthly if taken as a % of funds under management. Our charges are payable within 28 business days of the end of the relevant period.
- **Ongoing** services can be cancelled at any time by informing us in writing (see section 3 – Cancellation and amendments) but please note that we do reserve the right to charge you for services we have provided before cancellation.
- Where our charges are based on a % of your investments, the amount of our ongoing charges may increase as the size of your fund grows.
- In some circumstances we may receive ongoing payments (commission) from product providers relating to existing investments you hold. Such payments may be taken into account when determining the charges for ongoing services. We'll discuss and agree this with you where relevant.

Legal and accounting advice
We are not qualified to provide legal or accounting advice or to prepare any legal or accounting documents. This means that the onus is on you to refer any point of law or accountancy that may arise during the course of discussions with us, to a solicitor or accountant.

3. Cancellation and amendments

Ending this agreement

- We may terminate this agreement by giving you at least 20 business days' written notice.
- You may terminate this agreement at any time, without penalty. Notice of termination must be given in writing and will take effect from the date of receipt.
- Any transactions already initiated will be completed according to this agreement unless otherwise agreed in writing.
- You will be liable to pay for any services we have provided before cancellation and any outstanding fees, if applicable.

Amendments

From time to time it may be necessary to amend the terms set out in this agreement where it's not necessary to issue a new agreement. If this is the case we'll write to you with details of the changes at least 28 days before this comes into force.

Product cancellation rights

Full details of any financial products we recommend to you will be provided in the relevant product information you will receive. This will include information about any product cancellation rights along with any other early termination rights and penalties.

4. Useful information about our services

Who authorises us to advise you?

- We are authorised and regulated by the Financial Conduct Authority (FCA), 12 Endeavour Square, Stratford, London, E20 1JN. www.fca.org.uk. Our firm reference number is 458421.
- Our permitted business is advising on and arranging pensions, savings and investment products, non-investment insurance contracts.
- You can check our details on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/systems-reporting/register or by contacting the FCA on 0800 111 6768.
- Unless we tell you otherwise, we'll treat you as a retail client for investment business. This means that you are given the highest level of protection available under the UK's regulatory system.

What if things go wrong?

- If you are unhappy with our advice or any aspect of our services, we encourage you to contact us as soon as possible. We'll do our best to resolve your concerns.
    - **Telephone:** 0208 1679869
    - **Email:** complaints@insightifa.com
    - **In writing:** Antony Howard, Insight Financial Associates, Insight House, 7a Alkmaar Way, Norwich International Business Park, Norwich, NR6 6BF
- We have a complaints procedure and we can provide further details on request. If you do have a complaint, and you are not happy with our response, the Financial Ombudsman Service (FOS) may be able to help. The FOS settles disputes between financial services business and their clients. Full details are available at www.financial-ombudsman.org.uk.

Additional peace of mind

- The Financial Services Compensation Scheme (FSCS) is the UK's statutory compensation fund for customers of authorised financial services firms who are unable to pay claims against them, usually because they have gone out of business.
- You may be able to claim compensation from the FSCS if we can't meet our obligations. The amount of compensation available will depend on the type of business and the circumstances of the claim. We can provide more specific information on request, but as a guide:
    - **Investments -** eligible claims related to most types of investment business are covered for up to 100% of a claim up to a maximum of £85,000 per person per firm
    - **Insurance -** in the majority of cases, eligible claims related to advising and arranging of protection products are covered for either 90% or 100% of the claim, without any upper limit.
- Further information is available from the FSCS at www.fscs.org.uk.

Benefits we may receive

- Under the rules of our regulator, the FCA, as a firm providing independent advice we are unable to accept or retain payments or benefits from other firms (for example product providers) as this would conflict with our independent status
- From time to time we may attend training events funded and / or delivered by product providers, fund managers and investment platforms. These events are designed to enhance our knowledge and enhance the quality of service we provide to our clients. As such this doesn't affect our obligation to act in your best interests. Please ask us if you want further details.

5. Protecting your personal information

To provide our services properly, we will need to collect information about your personal and financial circumstances. We take your privacy seriously and will only use your personal information to deliver our services.

Processing of your personal data is necessary for the performance of our contract for services with you and in meeting our obligations to preventing money laundering or terrorist financing. Generally, this is the lawful basis on which we intend to rely for the processing of your data. (Please see the reference to special categories of data below). Our policy is to gather and process only that personal data which is necessary for us to conduct our services appropriately with you and to prevent money laundering or terrorist financing.

We adopt a transparent approach to the processing of your personal data. Sometimes, we may need to pass your personal information to other organisations. If you apply to take out a financial product or service, we will need to pass certain personal details to the product or service provider.

We may engage the services of third-party providers of professional services in order to enhance the service we provide to you. These parties may also need to process your personal data in the performance of their contract with us. Your personal information may be transferred electronically (e.g. by email or over the internet) and we, or any relevant third party, may contact you in future by what we believe to be the most appropriate means of communication at the time (e.g. telephone/ email /letter etc.).

The organisations to whom we may pass your details also have their own obligations to deal with your personal information appropriately. Sometimes a product or service may be administered from a country outside Europe. If this is the case, the firm must put a contract in place to ensure that your information is adequately protected.

Our Privacy Notice is available on our website www.insightifa.com/privacy-and-cookies/. This provides more information about the nature of our personal data processing activities, and includes details of our retention and deletion policies, as well as your rights of access to the personal information that we hold on you.

As part of this agreement we will ask you to consent to the transfer of personal information in accordance with the protections outlined above.

Special categories of personal data
There are certain categories of personal data that are sensitive by nature. The categories include: data revealing racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership and data concerning health. Depending on the nature of the products and services that you engage us for, we may need to obtain your sensitive personal data particularly in relation to health. Our policy is that should we require any special category of personal data, we will only gather this with your explicit consent.

If you are concerned about any aspect of our privacy arrangements, please speak to us.