

## INFORMATION REQUIREMENTS FOR NEW CLIENTS

In order to assess any new client we need to have an extensive array of information. Whilst the CashCalc enquiry form is really helpful for the basics, sadly this is usually insufficient information for a comprehensive report.

The following assumes you have already completed the CashCalc basic information.

### 1. RELATIONSHIPS

We need a family tree, including children's ages/dates of birth and the same for grandchildren. Whether children are married or single. Any financial commitments from client to relation (i.e. grandparent paying school fees).

People who are dependant upon you such as a spouse or ex-partner.

### 2. LEGAL PAPERWORK

We need a copy of each person's Will and the Will of any deceased or current partner / spouse.

We need a copy of all Lasting Powers of Attorney or Enduring Powers of Attorney.

We will need anti-money laundering paperwork (details attached).

We need a copy of any foreign Will (your mother for instance).

Details of any existing professionals (i.e. accountants, lawyers).

### 3. ESTATE PLANNING

In addition to Wills please confirm all gifts made in the last 14 years and any gifts proposed. Confirm any trusts established by the client or which the client benefits from.

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## **4. ASSETS YOU USE**

Values and full addresses and post codes for any property which is lived in as a main residence and any property used by the family rather than being let out.

Values for personal effects, vehicles and anything else of value.

## **5. ASSETS USED FOR INCOME**

Full postal codes and addresses and approximate valuations as well as rental income for any let property. The cost of the property and confirmation it has never been used as a main residence.

## **6. DEBTS**

Details of any mortgages, loans, credit card debts CCJs and all liabilities including confirmation as to what if anything they are charged against.

## **7. CASH ACCOUNTS**

Bank, name on account, account number current balance any terms on account (i.e. fixed term deposit) details of any interest paid.

## **8. INVESTMENTS**

For each investment provide the name of the institution, an address for the institution the most recent statement of valuation and terms, a fund listing and valuation. Confirm what if any income is received.

## **9. PENSIONS NOT IN PAYMENT**

Same information as for investments. Also, how much do you pay each year? Are you subject to the annual allowance cap or lifetime allowance cap?

## **10. EMPLOYMENT**

Full details of your employment including bonuses, payslip and ideally P11D. Details of any pension payments made by you or your employer.

## **11. PENSIONS IN PAYMENT**

A copy of the most recent P60, current income, does it escalate? The most recent statement from the provider, a payslip showing gross and net payments. For state pensions the amount paid each 4 weeks.

## **12. BENEFITS**

Details of all state benefits being paid, when were they last reviewed? The weekly/monthly amount of the benefit or the cost being deferred (i.e. council tax rebate).

## **13. TAX**

A copy of the most recent tax return.

## **14. INSURANCE**

Details of any life insurances or inheritance tax plans such as whole of life insurance.

Have you got private medical insurance?

## **15. OBJECTIVES**

What are your objectives? For instance, are you looking for a certain level of income in retirement? Do you want some insurance to protect your dependants? Are you trying to save tax? Do you need your investment affairs professionally managed? An objective is usually a monetary sum with a target date for achievement.

It is helpful if you can prioritise objectives since it is rare that they can all be met in full.

The above list is by no means exhaustive, however, when read in conjunction with the CashCalc questionnaire hopefully it will help you to provide us with what we need to provide you with the professional advice you require.

**E&OE**