**Cash Flow Fact Find**

|  |  |  |
| --- | --- | --- |
| **Client(s):** |  |  |
| **DOB’s:** |  |  |
| **Intended retirement dates:** |  |  |
| **Marital status:** |  |  |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| AsseTs | | | | | | |
| Asset | | Self | Partner | Joint | Total | Expiry Date | Date investment effected | |
| Main Residence | |  |  |  |  |  |  | |
| Outstanding mortgage? | |  |  |  |  |  |  | |
| Other Property | |  |  |  |  |  |  | |
| Personal Effects or Contents | |  |  |  |  |  |  | |
| Bank / Building Society Acct | |  |  |  |  |  |  | |
| National Savings | |  |  |  |  |  |  | |
| Investment Bonds | |  |  |  |  |  |  | |
| PEPs or ISAs | |  |  |  |  |  |  | |
| Unit Trusts / OEICS | |  |  |  |  |  |  | |
| Shares | |  |  |  |  |  |  | |
| Other | |  |  |  |  |  |  | |
| Total | |  |  |  |  |  |  | |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Liabilities | | | | | |
| Liability | Self | Partner | Joint | Total | Expiry Date |
| Loans |  |  |  |  |  |
| Credit Cards |  |  |  |  |  |
| Hire Purchases |  |  |  |  |  |
| Other |  |  |  |  |  |
| Total |  |  |  |  |  |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **LIFE COVER (totals)** | | | | | |
|  | Self | Partner | Joint | Total | Expiry Date |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| Total |  |  |  |  |  |

|  |  |  |  |
| --- | --- | --- | --- |
| |  | | --- | | Income Details | | | |
| Self and Partner? | Self | Partner |
| Employed Income (Annual) | | |
| Basic Income (Gross): | £ | £ |
| Bonus or Commission (Gross) : | £ | £ |
| Total Income (Gross) : | £ | £ |
|  | | |
| Other Income (Annual) | | |
| Pension Income (Gross): |  |  |
| Investment Income (Gross): |  |  |
| Property income (Net of costs): |  |  |
|  | | |
| Self Employed Income (Annual) | | |
| Total Income (Gross) : | £ | £ |
|  | | |
| Total of all Income | | |
| Total Income (Gross) | £ | £ |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Expenditure Details – Self and Partner | | | | |
|  | Self | Partner | Joint | Total |
| Fixed – must pay (Monthly) | £ | £ | £ |  |
| Discretionary – non essential (Monthly) | £ | £ | £ |  |
| How much of your monthly disposable income do you feel could be set aside to achieve your financial objectives? | | | | £ | £ |
|

| Total Surplus Income | | | | | |
| --- | --- | --- | --- | --- | --- |
|  | Self | | Partner | Joint | Total |
| Estimated Net Income |  | |  |  |  |
| Less: Expenditures |  | |  |  |  |
| Net Income (expenditure) | |  |  |  |  |

**YOUR PERSONAL FINANCIAL NEEDS AND OBJECTIVES**

|  |
| --- |
| **How much to live on now (including everything):** |
| **How much to live on when retired:** |
| **What investment risk to use: (Low, medium, high is OK)** |
| **What major expenses (including amounts if possible) before and after retirement:** |
| **Care home costs needs for one, or both:** |
| **How much to leave to kids / grandkids:** |

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| Additional Notes |