**Cash Flow Fact Find**

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

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| --- |
| 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 |  |  |  |  |  |  |

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

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

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| Income Details |

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| 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)  | £  | £  |

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| 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**

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| --- |
| **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 |