Confidential Profile

This personal financial planning summary is designed to help you take inventory and assign realistic values to your personal assets and liabilities. It is the essential first step in organising a sensible financial plan for your future. Once you have completed the following information, please return to Lexington prior to your meeting.

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LEXINGTON
WEALTH MANAGEMENT

Registered in England and Wales, number 05503144. Authorised and regulated by the Financial Conduct Authority

Family Information

About You

Title | Your Full Name | Known As

Birth Date | Place of Birth | N.I. Number | Previous Name

Nationality / Dual Nationality

About Your Partner

Title | Your Full Name | Known As

Birth Date | Place of Birth | N.I. Number | Previous Name

Nationality / Dual Nationality

Marital Status

Marital Status | Date

Children

Children's Name	Birth Date (DD-MM-YYYY)	Gender

Contact Details

Home Address

Post Code

Home Telephone

Mobile Telephone

Private Email

Partners Mobile Telephone

Partners Private Email

How did you find us?

Occupation

About You

Job Title

Employer (last, if retired)

Start Date

Retirement Date

☐ Director ☐ Employee ☐ Self-Employed/Partner ☐ Not Employed

About Your Partner

Job Title

Employer (last, if retired)

Start Date

Retirement Date

☐ Director ☐ Employee ☐ Self-Employed/Partner ☐ Not Employed

Personal Advisors

Accountant

Name | Firm | Length of Relationship

Telephone No. | Email Address

Are you committed to working with this advisor? ☐ Yes ☐ No

Solicitor

Name | Firm | Length of Relationship

Telephone No. | Email Address

Are you committed to working with this advisor? ☐ Yes ☐ No

Wealth Planning

What is important about money to each of you?

You	Your Partner
1	1
2	2
3	3
4	4
5	5

Do you have an investment philosophy?

What would you like to achieve when working with a financial planner?

Do you have any strong investment beliefs that you would like us to adhere to?

Considering the likelihood that additional restrictions are likely to result in additional risks and costs.

Do you have any vulnerabilities or disabilities that you feel that you need additional support in making financial decisions?

For example, a vulnerability or disability could be (but not limited to) depression, dyslexia, dyspraxia, illness, etc.

Do you consider yourself as having a vulnerability or disability? ☐ Yes ☐ No

If yes, please provide further details below:

Financial Planning Outcomes

How can we help you? On a scale of 0 to 10, 0 being not relevant and 10 being the highest, please rate the following in order of importance:

Increase my net worth	☐	Plan for long-term care	☐
Reduce my tax burden	☐	Provide for my family in the event of my (or my spouse's) disability or death	☐
Pay education expenses for my children	☐	Minimise the cost of probate and estate taxes	☐
Financial security at retirement	☐	Control the distribution of assets to my heirs	☐
Purchase property	☐	Fund a charitable endeavour	☐

List Other Goals

If you could change three things about your current financial situation, what would you change?

1.
2.
3.

What's Your Bucket List?

What's your Bucket List? We'd like to know to help you achieve it!

I'm not sure where the term originated, but it certainly was popularised by the 2007 film by Jack Nicholson and Morgan Freeman where two terminally ill men escape from a cancer ward and head off on a road trip with a wish list of to-dos before they die.

Today, many people see it as their lifetime goal list, things they'd like to do during their lifetime, the problem is we don't know how long we have left, so we better get to it!

By sharing this information with us, it will allow us to support you to achieve what's most important to you in life, before it's too late.

Complete the table below and use a blank sheet of paper, if required.

You may pick some more ideas up from *https://trulyexperiences.com/blog/bucket-list-ideas/*, just ensure they are what you want. If you don't know yet, leave this area blank and think about it.

Action	Detail	Importance		
For example; Paint a landscape	*Arrange the time for tuition and paint the beautiful Lake District landscape*	Must do	Like to do	Maybe
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐

Planning & Concerns

General

Are you anticipating any major lifestyle changes? (i.e. marriage, divorce, retirement, moving etc.) ☐ Yes ☐ No ☐ Uncertain

If yes, what changes are you expecting?

Are you comfortable with your current cash flow? ☐ Yes ☐ No ☐ Uncertain

Retirement Planning

What minimum after-tax income will you need at retirement (in today's money) if known? £

If you plan on working after retirement, estimate your expected income: £

Are you contributing to a Personal Pension? ☐ Yes ☐ No ☐ Uncertain

Do you have any paid-up pensions? ☐ Yes ☐ No ☐ Uncertain

Are you covered by any company retirement plans / Work-Place pensions? ☐ Yes ☐ No ☐ Uncertain

Protection

	Yes	No	Uncertain	Amount (£)
Do you have adequate disability (income protection) insurance?	☐	☐	☐	
Do you have adequate critical illness insurance?	☐	☐	☐	
Do you have adequate life assurance?	☐	☐	☐	
Do you have long-term care insurance?	☐	☐	☐	
Do you have private medical insurance?	☐	☐	☐	

Estate Planning

Do you have an up to date will	☐ Yes	☐ No	☐ Uncertain
Have you established any trusts?	☐ Yes	☐ No	☐ Uncertain
Are you the beneficiary of any trusts?	☐ Yes	☐ No	☐ Uncertain
Have you adequately planned for estate taxes?	☐ Yes	☐ No	☐ Uncertain
Do you have a power of attorney (LPA/EPA)	☐ Yes	☐ No	☐ Uncertain

When were your current wills/trusts signed?

Location of original will

Concerns

Please list your current concerns, financial or otherwise:

Risk Profile

Please tick the appropriate response for each question:

1. What is your investment experience with shares or stock-market investment funds?

☐ None ☐ Some ☐ A fair amount ☐ A great deal

2. What is your investment goal?

☐ Retirement ☐ More current Income ☐ Saving for major purchase ☐ Other

If other, please state

3. What is more important to you, growing your wealth for yourself and your future generations, or maintaining the wealth you have accumulated, and accepting a lower return?

☐ Growing ☐ Maintaining

4. What do you expect to be your next major expenditure?

☐	Buying a house	Amount (£)		Timing	
☐	Paying for university / education fees	Amount (£)		Timing	
☐	Capitalising a new business	Amount (£)		Timing	
☐	Providing for retirement	Amount (£)		Timing	
☐	Other	Amount (£)		Timing	

If other, please state

5. What are your major objectives for your investments in order of importance? (Rank 1 to 5)

Current and future income	Preserving capital	Building wealth for heirs	Keeping ahead of inflation	Increasing returns

6. I am expecting an inheritance of approximately (£)

When?

7. How large of a decline in your portfolio are you willing to accept before you would begin to feel uncomfortable, assuming you start with £100,000?

You	Your Partner	Joint Asset	
☐	☐	☐	10% decline (portfolio value is £90,000)
☐	☐	☐	15% decline (portfolio value is £85,000)
☐	☐	☐	20% decline (portfolio value is £80,000)
☐	☐	☐	25% decline or greater (portfolio value is £75,000 or less)
☐	☐	☐	50% decline or greater (portfolio value is £50,000 or less)

8. By What percentage do you expect your portfolio to grow annually over the next 10+ years?

You	Your Partner	Joint Asset	
☐	☐	☐	0% - 2%
☐	☐	☐	2% - 4%
☐	☐	☐	4% - 6%
☐	☐	☐	6% - 8%
☐	☐	☐	Over 8%

Risk Tolerance

Rate your risk tolerance level on a scale of 1 to 10.

	LOW RISK									HIGH RISK
	1	2	3	4	5	6	7	8	9	10
You	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Your Partner	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Joint Asset	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐

Declaration

Financial Services and Markets Act 2000

Regulated financial planners are required to have proper regard for a client's best interests in any advice given. They must therefore do their utmost to ensure that they are aware of your personal and financial circumstances so that their advice is the most suitable for your needs. The questions here have been specifically designed to help Lexington provide advice that meets your needs. If, for any reason, you decline to answer any or all of the questions or if you fail to provide true and accurate information to the best of your knowledge, the advice given subsequently may not be best advice, as it can only be based on the information provided.

Data Protection Act 2018 – Disclosure of Information

The information given in this document and other information subsequently provided will be retained on computer for reference purposes and will be held in accordance with the Data Protection Act 2018 (DPA 2018), and the General Data Protection Regulation (GDPR) as it applies in the UK. The details may be passed to the regulatory authorities and auditors for the purpose of compliance.

☐ I/We confirm that the information given and recorded on this form is correct and understand that it shall form the basis for all advice offered.

☐ I/We have received Lexington's Client Agreement, plus my adviser's direct contact details, and I understand Lexington Wealth Management is authorised and regulated by the Financial Conduct Authority.

	You:	Your Partner
Signature		
Print Name		
Date		

Planner	Warren Shute CFP
Signature	
Date	

Thank you for taking the time to complete this profile!