

CONFIDENTIAL CLIENT PROFILE

FOR

Client's name	
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This form is designed to help us find out sufficient information about you, your circumstances and your plans for the future to enable us to make financial recommendations to help you achieve your goals. Please complete the form as fully as possible, and feel free to contact us if you are unsure about how to answer any of the sections.

You can be confident that the information you give will be treated in the strictest confidence.

JUNIPER ADVISER	
Date of issue of Juniper Client Agreement	

Section 1 - Personal Details

Title	Mr/Mrs/Ms/Miss/.....
First Names	
Surname	
Date of Birth	
Gender	Male/Female
Marital Status	Single/Married/Civil Partnership/ Divorced/Widowed
Employment Status	Employed/Self-Employed/Retired
Occupation & Employer's Name	
Home Address (including postcode)	
Telephone Number	
E-mail address	
National Insurance No	
Smoker?	Yes/No If Yes amount per day
State of health	
Do you take any Prescribed medicines?	
Children or other dependants?	Yes/No Ages
Tax Status	Nil/ Basic/Higher

Spouse/partner's details if applicable

Title	Mr/Mrs/Ms/Miss/.....
First Names	
Surname	
Date of Birth	
Gender	Male/Female
Employment Status	Employed/Self-Employed/Retired
Tax Status	Nil/ Basic/Higher
State of health	
National Insurance No	

Section 2 - Income and Expenditure

Current income and benefits

	Self	Spouse/partner
Salary/profits (£pa)		
Average bonus (£pa)		
Own company dividends (£pa)		
Benefits in kind (£pa)		

Occupational/private pension income (£pa)		
State pension (£pa)		
Other income e.g. rental (£pa)		

Average monthly expenditure

Mortgage/rent (£ per month)		
Council Tax		
Gas/electricity/water		
Essential living expenses		
Travel		
Holidays		
Non essentials		
Regular charitable giving		
Other		

Average excess over expenses each month (£)		
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Mortgage Details

Type: repayment interest only, to be repaid by pension lump sum / endowment / other

Start Date _____ **Term** _____ **£outstanding** _____

Cost (£pm) _____ **Interest rate** _____% **Lender** _____

Section 3 – Assets and Liabilities

	Self	Spouse/Partner	Joint
	£	£	£
Cash – instant access			
Cash – notice accounts			
Quoted shares			
Unquoted shares			
Unit Trusts			
ISAS/PEPS			
National savings			
Investment bonds			
Guaranteed bonds			
Main home			
Contents			
Other Property			
Other assets			
TOTAL VALUE OF ASSETS			

Mortgage outstanding			
Bank loans			
Credit /Store cards			
Other borrowings			
TOTAL VALUE OF LIABILITIES			

TOTAL VALUE OF ASSETS LESS LIABILITIES			
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Future sources of income and anticipated amounts		
Future sources of capital and anticipated amounts (eg legacies)		

Section 4 – Attitude to Risk

It is important that we have an understanding of your attitude to investment risk. Please indicate below the statement that most closely matches your views about the level of risk with which you would be comfortable.

- No risk – not prepared to take any risk with your investments. Would only consider guaranteed or deposit investments. You understand that the value could be eroded by inflation.
- Low risk – prepared to take a small amount of risk. You will accept lower returns in exchange for the security of knowing there is a lesser chance of your savings suffering any loss in capital value. Typical investments include Gilts and lower risk Corporate Bonds.
- Medium risk – prepared to take a reasonable amount of risk in the hope of achieving higher returns over the longer term. You would be comfortable with a spread of asset types and accept there would be some volatility in the funds. Typical investments would be mixed funds with a balance of equities, property and fixed interest.
- Adventurous – prepared to invest a large proportion of your investment in higher risk funds and accept the risk of short and long term losses in the hope of achieving higher returns. Typical investments would include UK and overseas equities.
- Speculative – prepared to accept a very high degree of risk in return for the potential of high growth. You understand that there could be major fluctuations in the value of the funds. Typical investments would include specialist equity sectors such as emerging markets.

Please indicate the extent to which you agree with the following statements (circle the appropriate words):

- The safety of my capital is more important to me than the return I may obtain.
Strongly agree agree disagree strongly disagree
- I want to maximise my long term investment returns and am prepared to accept significant ups and downs in value.
Strongly agree agree disagree strongly disagree
- I would be uncomfortable with short term falls in the stock market.
Strongly agree agree disagree strongly disagree
- Falling stock markets make me very concerned about my investments.
Strongly agree agree disagree strongly disagree
- I am not concerned by short term stock market movements
Strongly agree agree disagree strongly disagree
- I am concerned about the long-term risk of inflation reducing the purchasing power of my money and am prepared to accept risk to compensate for this.
Strongly agree agree disagree strongly disagree
- Protecting the money I have is more important than making it grow.
Strongly agree agree disagree strongly disagree
- I am not worried about inflation and just want to keep what I have.
Strongly agree agree disagree strongly disagree

Section 5 – Investment Preferences and Objectives

Do you have any preference for investing in funds that:

- a) Positively promote ethical and socially responsible issues Yes/No
- b) Avoid investing in certain industries e.g tobacco, armaments Yes/No

Do you have any other specific requirements for your investments?

Financial Planning Objectives

We need to make sure we understand what your financial planning objectives and priorities are. Please indicate how important the following are to you by ticking the relevant box for each area.

	High	Medium	Low	N/A
Increase immediate spendable income				
Save for retirement				
Consolidate pension plans				
Take immediate pension benefits				
Investment advice				
Saving for a specific need				
Tax efficient investment				
Inheritance Tax Planning				
Protection for family				

Retirement Planning

At what age do you intend to retire ? _____ Partner _____

What total income would you want from all sources (eg state benefits/pensions/savings) at that age after tax

You £_____pa
 Your partner £_____pa
 Total £_____pa

Please explain in your own words the area(s) in which you want advice/help

Section 6 – Existing Pensions, Savings and Life Assurance/Sickness Provision

Deferred Pensions

Name of scheme (1)	
Administrator or Provider	
Date of Leaving	
Plan/member number	
If money purchase scheme or personal pension, approximate fund value £	
Name of scheme (2)	
Administrator or Provider	
Date of Leaving	
Plan/member number	
If money purchase scheme or personal pension, approximate fund value £	

Current Pension

Name of scheme	
Administrator or Provider	
Date of Joining	
Plan/member number	
If money purchase scheme or personal pension, approximate fund value £	
Monthly Personal Contributions (£ or % of salary)	
Monthly Employer Contributions (£ or % of salary)	

Please attach a copies of a recent statement for each pension arrangement.

Life Assurance/Critical Illness Protection

Provider			
Type of policy			
In Whose Name			
Expiry date			
Sum assured			
Premium/ Frequency			

Regular Savings

Provider			
Type of policy (eg ISA)			
In Whose Name			
Contribution/Frequency			
Sum assured			

HAVE YOU MADE A WILL? Yes/No

If so, please give a brief outline _____

Please provide any additional information which you feel may be relevant to your circumstances and objectives:

DECLARATION

I confirm that I have answered the questions as far as I am able, and understand that the information will be relied upon by Juniper in making their recommendations.

Signed _____ Date _____