

Fact find

for

Joe and Fiona Smith

Giles Warren Financial Ltd

Profile

Client	
First name:	Joe
Last name:	Smith
Date of birth:	30 Jul 1960
Employment:	employed
Gender:	male
Tax Band:	Higher rate
Health:	Good
Smoker:	non-smoker
Have a mortgage:	Yes
Amount of unsecured debt:	£0.00
Own any savings or investments:	Yes
Ordinarily resident:	Yes
Marital status:	Married
Finances shared with partner:	Yes, dependent on each other
Dependents	Yes

Partner	
First name:	Fiona
Last name:	Smith
Date of birth:	16 May 1964
Employment:	employed
Gender:	female
Tax Band:	Higher rate
Health:	Good
Smoker:	non-smoker
Amount of unsecured debt:	£0.00
Ordinarily resident:	Yes

Dependents			
Name	Date of birth	Relationship	Dependent Of
Helen Smith	10 Apr 1990	Child	Both
George Smith	26 Oct 1995	Child	Both

Contact	
House number	54
House name	The Priory
Street	Church Street
Town	Canterbury
Postcode	CN1 1JK
Telephone	01344 319942
Mobile	07773 252 252
Email	info@gileswarren.co.uk

Budget

Income						
Type	Who	Pre-tax amount	Frequency	Starting	Finishing	Annual increase
Salary or wages	Joe	£5,000.00	Monthly	Jan 2009	Jan 2026	3%
Salary or wages	Fiona	£3,500.00	Monthly	Jan 2009	Jan 2030	3%

Outgoing						
Type	Net amount	Frequency	Starting	Finishing	Annual increase	
Travel	£200.00	Monthly	Jan 2009	Jan 2026	4%	
TV/cable/satellite	£35.00	Monthly	Jan 2009	Jan 2059	2%	
Entertainment	£800.00	Monthly	Jan 2009	Jan 2059	3%	
Life and health assurance	£60.00	Monthly	Jan 2009	Jan 2026	0%	
Car (insurance/tax/fuel/maintenance)	£50.00	Monthly	Jan 2009	Jan 2059	3%	
Water	£28.00	Monthly	Jan 2009	Jan 2059	3%	
Electric	£45.00	Monthly	Jan 2009	Jan 2059	3%	
Clothes	£100.00	Monthly	Jan 2009	Jan 2059	2%	
Domestic help	£120.00	Monthly	Jan 2009	Jan 2026	3%	
Food shopping	£600.00	Monthly	Jan 2009	Jan 2059	3%	
Gas	£55.00	Monthly	Jan 2009	Jan 2059	3%	
Council tax	£220.00	Monthly	Jan 2009	Jan 2059	3%	
Home insurance	£40.00	Monthly	Jan 2009	Jan 2059	2%	
University fees	£5,000.00	Annually	Jan 2010	Jan 2014	5%	
University fees	£5,000.00	Annually	Jan 2015	Jan 2019	3%	
Mortgage	£1,800.92	Monthly	Jan 2001	Jan 2026	0%	
Retirement	£28.00	Monthly	Jan 2009	Jan 2029	3%	
Retirement	£350.00	Monthly	Jan 2009	Jan 2025	Unspecified	

Investment

ISA	
Arrangement details	
Type	Stocks and Shares ISA
Owner	Joe
Value	£37,138.15
Purchase date	15 Apr 1995
Availability	Available
Fund	
Type	Unit trust/ICVC (OEIC)
Company	Credit Suisse Asset Management
Name	CS European AM
Value	£5,880.55
Units held	6,500.0000
Unit price	0.9047
Asset allocation	
European Equities	100.00%
Fund	
Type	Unit trust/ICVC (OEIC)
Company	Aberdeen Unit Trusts & OEICs
Name	Aberdeen European Sm Cos Z Acc
Value	£31,257.60
Units held	6,000.0000
Unit price	5.2096
Asset allocation	
Cash	3.10%
UK Equities	5.60%
European Equities	91.30%

Goals					
Name	Amount	Frequency	Starting	Finishing	Annual increase
Diamond Wedding Anniversary Party	£10,000.00	One Off	Jul 2019	Jul 2019	3%

Risk Questionnaire: Joe		
	Question	Answer
1	I do not like to keep up to date on financial matters.	Agree
2	I am comfortable with the idea of my investments falling and rising rapidly.	Neither agree nor disagree
3	I would describe my experience of investment as very limited.	Agree
4	My knowledge of financial terms is very limited.	Neither agree nor disagree
5	Once I make an investment I hardly ever review it.	Agree
6	I have sound financial experience to help me make an investment decision.	Disagree
7	I prefer having a long term financial plan.	Agree
8	The thought of losing my money on an investment makes me nervous.	Disagree
9	I like the excitement of investing in volatile foreign markets to potentially gain higher returns.	Agree
10	I try to make as much money as quickly as possible.	Agree
11	Most of the time, I do not read the financial section in my newspaper.	Disagree
12	I am used to taking financial risk.	Agree
13	Financial press is a major influence on my investment decisions.	Agree
14	I prefer savings accounts to stock-market related investments.	Disagree
15	I would not like to invest in long term investment as I wish to respond to changes in my budgetary requirements quickly.	Disagree
16	I am prepared to take high risk in order to gain high returns.	Agree
17	I do not think of accumulating huge wealth through investments.	Disagree
18	Had I been unlucky with investments in the past, I would make an investment again.	Agree

Risk Questionnaire: Fiona		
	Question	Answer
1	I do not like to keep up to date on financial matters.	Agree
2	I am comfortable with the idea of my investments falling and rising rapidly.	Disagree
3	I would describe my experience of investment as very limited.	Agree
4	My knowledge of financial terms is very limited.	Agree
5	Once I make an investment I hardly ever review it.	Agree
6	I have sound financial experience to help me make an investment decision.	Strongly disagree
7	I prefer having a long term financial plan.	Agree
8	The thought of losing my money on an investment makes me nervous.	Agree
9	I like the excitement of investing in volatile foreign markets to potentially gain higher returns.	Disagree
10	I try to make as much money as quickly as possible.	Neither agree nor disagree
11	Most of the time, I do not read the financial section in my newspaper.	Agree
12	I am used to taking financial risk.	Disagree
13	Financial press is a major influence on my investment decisions.	Neither agree nor disagree
14	I prefer savings accounts to stock-market related investments.	Agree
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Mortgage

Properties				
Address	Est. value	Property use	Owner	Status
Main Residence	£780,000.00	home	Both	Currently owned

Mortgages							
Which property	Lender	Amount borrowed	Type	Interest type	Rate	Term	Years to go
Main Residence	Halifax	£289,000.00	repayment	fixed	5.80	25 years	17 years

Protection

Policies				
Policy name	Payment on	Policy type	Amount insured	Holder
Legal & General	Death	Level term	£280,000.00	Joe
Legal & General	Death	Level term	£280,000.00	Fiona

Retirement

Employment history						
Type	Who	Company	Start date	End date	Final salary	Pension scheme?

Friends Provident	
Pension details	
Type	Occupational money purchase scheme
Owner	Fiona
Date when payable	May 2029
Age when payable	65
Amount when taken	£5,627.95
Transfer value	£38,000.00
Increase	Price inflation
Protected value	£0.00
Unprotected value	£38,000.00
Total value	£0.00

Skandia Personal Pension	
Pension details	
Type	Personal pension plan
Owner	Joe
Date when payable	Jul 2025
Age when payable	65
Amount when taken	£7,009.73
Transfer value	£85,000.00
Increase	Price inflation
Protected value	£0.00
Unprotected value	£85,000.00
Total value	£85,000.00

New (Personal pension plan: Joe)	
Type	Personal pension plan
Owner	Joe
First contribution/lump sum (£)	None
Contribution	£0.00 ()
Annual increase	Price inflation

New (Personal pension plan: Fiona)	
Type	Personal pension plan
Owner	Fiona
First contribution/lump sum (£)	None
Contribution	£0.00 ()
Annual increase	Price inflation

Goals					
Name	Amount	Frequency	Starting	Finishing	Annual increase
Retirement goal	£4,000.00	Monthly	Jul 2025	Jul 2076	Price inflation

Risk Questionnaire: Joe		
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Risk Questionnaire: Fiona		
	Question	Answer
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