

**1 CLIENT DETAILS**

*Pro System → Clients*

|                              |       |               |       |
|------------------------------|-------|---------------|-------|
| Client Full Name             | ..... | Date of Birth | ..... |
| Phone Number                 | ..... | Email Address | ..... |
| Marital Status               | ..... |               |       |
| Current Address              | ..... |               |       |
| Postcode                     | ..... |               |       |
| Time at Address              | ..... |               |       |
| Previous Address (if <3 yrs) | ..... |               |       |
| Dependants (names & ages)    | ..... |               |       |

**2 ID VERIFICATION**

*Pro System → Compliance / ID Check*

ID Type  
 Passport    Driving Licence    Other

ID Number .....  
Proof of Address  
 Utility bill    Bank statement    Council tax

Date Verified .....

**3 EMPLOYMENT DETAILS**

*Pro System → Employment*

Employment Status  
 Employed    Self-employed    Company Director    Contractor    Retired

Employer / Company ..... Job Title .....

Years in Employment ..... Annual Income .....

Additional Income  
 Bonus    Overtime    Rental Income    Other

Total Income .....

**4 EXPENDITURE**

*Pro System → Outgoings*

|                         |       |           |       |
|-------------------------|-------|-----------|-------|
| Monthly Mortgage / Rent | ..... | Loans     | ..... |
| Credit Cards            | ..... | Childcare | ..... |
| Other Commitments       | ..... |           |       |
| Total Monthly Outgoings | ..... |           |       |

**5 ASSETS**

*Pro System → Assets*

|                |       |              |       |
|----------------|-------|--------------|-------|
| Savings        | ..... | Investments  | ..... |
| Property Value | ..... | Other Assets | ..... |

**6 LIABILITIES**

*Pro System → Liabilities*

|                  |       |                |       |
|------------------|-------|----------------|-------|
| Mortgage Balance | ..... | Personal Loans | ..... |
| Credit Cards     | ..... | Other Debts    | ..... |



FACT FIND – CONTINUED

**7 EXISTING MORTGAGES**

*Pro System → Existing Mortgages*

Lender ..... Outstanding Balance .....

Monthly Payment ..... Interest Rate .....

Mortgage Type

Fixed  Variable  Tracker

Term Remaining .....

**8 EXISTING PROTECTION POLICIES**

*Pro System → Existing Policies*

Insurer .....

Policy Type

Life Insurance  Critical Illness  Income Protection

Cover Amount ..... Monthly Premium .....

Policy Start Date ..... Policy Term .....

Special Conditions / Notes

**9 REPLACEMENT CHECK**

*Pro System → Existing Policies → Replacement*

Is an existing policy being replaced?

Yes  No

*If yes:*

Replacement Form completed with client?

Yes  No

Reason for replacement:

**10 PROTECTION NEEDS**

*Pro System → Needs Analysis*

Purpose of Cover

Family protection  Mortgage protection  Income protection  Business protection

Desired Cover Amount ..... Desired Term .....

Monthly Budget for Protection .....

**11 HEALTH DECLARATION (SUMMARY)**

*Pro System → Health Questionnaire*

Any medical conditions?

Yes  No

If yes – summary:

*Full health questionnaire will be completed with insurer if required.*

**12 VULNERABLE CLIENT CHECK**

*Pro System → Vulnerable Clients*

Has the adviser identified vulnerability?

Yes  No

Examples:

Health issues  Financial stress  Bereavement  Language barriers  Other

Details:



FACT FIND – CONTINUED

**13 CLIENT OBJECTIVES**

*Pro System → Advice Notes*

Mortgage Objectives

Protection Objectives

Other Financial Goals

**14 CLIENT DECLARATION**

I confirm that the information provided is accurate to the best of my knowledge.

Client Name ..... Client Signature ..... Date .....

**15 ADVISER DECLARATION**

I confirm that I have completed a full fact-find and discussed the client's needs.

Adviser Name ..... Signature ..... Date .....

**16 INTERNAL USE**

*Pro System → Case Management*

Adviser .....

Case Type

Mortgage  Protection  Both

File Review Required

Yes  No

