



ANNUAL FINANCIAL REVIEW CONFIDENTIAL QUESTIONNAIRE

Full Name	
Home Address	
Home Phone	
Mobile Phone	
Email Address	
Date Completed	

PLEASE TICK IN EITHER THE YES OR NO BOX TO EACH ANSWER

	Questions	Yes	No
1	Have your aims and objectives changed since the original advice?		
2	Has your attitude to risk, or capacity and tolerance for loss, changed since the original advice? <i>[Please refer to original attitude to risk questionnaire and definitions.]</i>		
3	Have your personal circumstances changed since the original advice? <i>[Married, separated, divorced, additional family members, health issues, changed address or contact details, etc.]</i>		
4	Have your financial circumstances changed since the original advice? <i>[Employment, self-employment, redundancy, increase or decrease in earnings, mortgage changes, savings, investments.]</i>		
5	Have you inherited any capital or are you expecting any inheritance or capital from other sources?		
6	Have your pension plans changed or are you expecting any changes? <i>[Personal pension planning, auto enrolment etc.]</i>		
7	Are you expecting any change to your investments or income requirements? <i>[Personal savings, school fees, university fee planning, etc.]</i>		
8	Do your existing protection plans need reviewing to ensure they are still sufficient? <i>[Life assurance, critical illness, income protection, family income benefit, private medical insurance. Business owners – share protection, key person/relevant life cover.]</i>		

If you have answered 'YES' to any of the above questions, this could affect our recommendations. Please provide brief details below:-

If there is insufficient room to detail all of the information please continue on a separate sheet of paper.

9. Would you like a full Attitude to Risk questionnaire to complete & return? YES NO
(If NO you will be indicating that you are happy for the risk profile of your investments to remain unchanged.)

Please tick one box to confirm your current Attitude to Risk: (see Attitude to Risk descriptions)				
Cautious 1	Moderately Cautious 2	Balanced 3	Moderately Adventurous 4	Adventurous 5

10. If you have an ISA have you used your full ISA Allowance for this year?

Used Maximum ISA Allowance Partially use ISA Allowance Not used any ISA Allowance
Do you wish to discuss ISA investments? Yes No Next Tax Year

11. Do you feel any of the following aspects of your existing financial planning requires a review?

Investments Pensions Protection Mortgage

I would like a full financial review , please contact me by: Phone Email to arrange an appointment.

12. Are there any other aspects of your financial planning you'd like to discuss at this time?

Inheritance Tax/Estate Planning Regular savings Long Term Care Planning
Providing for dependents in the event of death Replacing Income in the event of ill health
Providing a cash lump sum in the event of critical illness or disability Pension Income
Other Please state: _____

13. How likely is it that you will recommend Nexus to a friend, family member or colleague?

Already have Definitely will Maybe Unlikely

Signed: _____ (or type name if completing electronically)

Please return this questionnaire to : Nexus, 2-4 York Buildings, Cornhill, Bridgwater, TA6 3BS
Alternatively save the completed form and send securely online using WeTransfer: <https://nexusifa.wetransfer.com>

If your (or your partner's) income has changed since last reviewed, please update the following:

Income Details	Self	Partner
Salary / Self-Employed Drawings		
Other Benefits (P11D)		
Bonuses / Overtime		
Investment Income (taxed)		
Investment Income (non-taxable)		
Pension Income (Annuity)		
Pension Income (Drawdown)		
Property Rental Income		
Other		
Gross Income		
Tax Band		
Net Income		

If your (or your partner's) outgoing commitments have changes since last reviewed, please update the following:

Outgoing Commitments	Self	Partner	Joint
Mortgage/Rent			
Electricity/Gas			
Council Tax			
Hire Purchases/Loans			
Car Running Costs			
Telephone			
Social Expenses			
Family Shopping			
Insurance Policies			
Child maintenance/alimony			
Other (inc. Credit cards)			
Totals			

Other Information/Comments:

Attitude To Risk	Description
Cautious	Cautious Investors are risk averse and typically have very limited experience and understanding of investments. They often take a long time to make investment decisions and tend to be anxious about any investment decisions they have made. They tend to associate risk with potential loss rather than opportunity. They typically look for investments with lower investment risk rather than seeking higher returns. They generally prefer bank accounts and are less willing to invest in stocks, shares and investment funds. Some cautious investors will be unwilling to take any investment risk at all. Cautious investors are more risk averse than about 90% of the investing population (i.e. compared to 9 people out of 10).
Moderately Cautious	Moderately Cautious Investors have fairly limited experience and understanding of investments. They often take a long time to make investment decisions and tend to be anxious about any investment decisions they have made. They are inclined to associate risk with potential loss rather than opportunity. They may prefer bank accounts or lower risk investments to higher returning but riskier investments (such as stocks, shares and investment funds). However, they may be willing to take some risk, once the relationship between risk and higher returns has been explained to them. Moderately Cautious Investors are more risk averse than about 70% of the investing population (i.e. compared to 7 people out of 10).
Balanced	Balanced Investors have an attitude to risk in the middle 50% of the investing population and are neither very risk averse nor inclined to seek riskier investments. They often have some experience and understanding of investments. They can usually make investment decisions without too much hesitation or anxiety. They may find more comfort in banks accounts and lower risk investments than stocks, shares and investment funds, but understand that investment risk may be required to meet their investment goals.
Moderately Adventurous	Moderately Adventurous Investors usually have some experience and understanding of investments. They tend to make investment decisions fairly quickly and are not generally anxious about the investment decisions they have made. They normally view risk as a source of opportunity rather than a threat and will understand how taking investment risk can help meet their investment goals. The potentially higher returns from higher investment risk will make investing in stocks, shares and investment funds more appealing than lower risk investments and bank deposits. Moderately adventurous investors are more tolerant of risk than about 80% of the investing population (i.e. compared to 8 people in 10).
Adventurous	Adventurous Investors often have substantial experience and understanding of investments. They usually make investment decisions quickly and are not likely to be anxious about the investment decisions they have made. They typically view risk as a source of opportunity rather than a threat and will understand how taking investment risk can help meet their investment goals. They are comfortable investing in stocks, shares and investment funds and prefer riskier, but potentially higher returning, investments to keeping money in bank deposits. Adventurous Investors are more risk tolerant than about 95% of the investing population (i.e. compared to 95 people out of 100).