



Garbetts Financial Strategies Pension Questionnaire

Please tick the appropriate boxes below and send the questionnaire back to us:

Section 1: Determining Your Pension Requirements

1. What are your immediate retirement needs?

1.1. Reviewing existing pension arrangements

- I have existing funds that need reviewing.
- I want to consolidate my existing pensions.

Please complete Sections 2, 3 & 5

1.2. Investing for retirement

- I want to invest a lump sum of money.
- I want to contribute on a regular basis.

Please complete Sections 3 & 5

1.3. Taking pension benefits

- I wish to take my pension benefits now in or in the near future.

Please complete Sections 4 & 5

Section 2: Reviewing existing pension arrangements

2. Do you have any preserved company pensions?

- Yes (please name)
- No

3. Do you have any preserved personal pensions?

- Yes (please name)
- No

4. Would it be your intention to explore the feasibility of consolidating these preserved pension funds?

- Yes
- No

Please proceed to Section 3

Section 3: Investing for retirement

5. Deciding on what type of pension will be best for you.

5.1. Are you considering acquiring commercial property with part or all of your pension funds?

- Yes No

5.2. Do you require access to a stockbroker to acquire your own stocks & shares including ETFs?

- Yes No

5.3. Do you plan to make regular fund switches?

- Yes No

5.4. What will be the likely value of your total pension funds at retirement?

- > £10K < £50K > £50K < £100K > £100K

5.5. Who is going to manage your pension funds?

- I will manage my own I would prefer HFS to

5.6. Which investment provider would be best for you?

- I prefer companies that are well known household names
 I do not necessarily need to have heard of the company
 I would prefer to accept your recommendations based on your research

6. Would you like pension contributions indexed to help offset inflation?

- No Indexation Retail Price Index (RPI) Fixed rate 5%/10% p.a. N/A

7. What age do you realistically plan to retire?

- Age 55 Age 60 Age 65 Age 75 Other.....

8. What level of income in today's terms would you like to plan for?

- 40% of salary 60% of salary % of salary
 50% of salary 70% of salary

9. Would you prefer external fund links?

- Yes
 No

8. Do you prefer ethical or socially responsible funds?

- Yes
 No

10. In relation to product and pension fund charges, is your preference to

Accept a minimal fund choice in favour of the lowest product charges & funds to try & maximize capital growth

Accept the maximum fund choice in favour of higher product & fund charges in order to try & maximize capital growth

Please proceed to Section 5

Section 4: Taking pension benefits

11. What is your total remuneration inclusive of any company benefits? £.....

12. What is your total wealth? £.....

13. Tax Free Cash

13.1 Do you intend to take any tax-free cash?

Yes – Maximum

Yes – Less than maximum

No

13.2 If you are taking tax-free cash and continuing to work, have you considered other ways of raising the cash?

Yes – Not interested in raising any form of a loan

Yes – Not interested in re-mortgaging

Yes other
.....
.....
.....

No

13.3 Do you intend to take any income?

Yes – Maximum

Yes (other) - £

No

13.4 If the answer is no, when to plan to take the income?

Within 6 mths

After 6 months but less than 12 mths

After 12 months but less than 5 years

More than 5 years

13.5 Are you continuing to work after you take your pension benefits?

Yes

No

14. Country of residency during retirement?

I am not retiring

United Kingdom

Overseas (state country).....

Please proceed to Section 5

Section 5: Personal Details

15. Tax Position?

- I pay no tax I pay basic rate tax I pay higher rate tax

16. Please describe your health

- Good (mobile and on no medication)
 Reasonable (mobile and on medication)
 Poor (not so mobile and on medication)

17. How best would you describe your risk profile?

Volatility is measured by the funds own performance. The higher the volatility, the tendency would be for greater swings in the unit/share price. Higher volatility over the longer term can bring greater rewards, but one has to accept that there are more and often sharper movements in the unit/share price than lower volatility funds.

Tick the level of volatility you are able to accept:

- Low risk funds** - I accept low volatility and I remain very cautious, plus I am uncertain how long I am prepared to invest, which is most likely less than 3 years. I do not want my investment to fluctuate in value. Invest wholly within the UK, mainly as cash with no exposure to high-risk funds.
- Low to medium risk funds** - I accept some volatility, but I regard myself as cautious, plus I am uncertain how long I am prepared to invest, which is most likely less than 5 years. In return for greater returns than cash, I can accept a small degree of risk and accept that my investment will fluctuate in value. Invest wholly within the UK, mainly as cash and investment grade fixed interest funds with a small exposure to UK equity funds.
- Medium risk funds** – I am prepared to invest for a period in excess of 7 years and I accept a moderate degree of volatility, with a balanced approach to investment that can include in the main UK funds plus a smaller element of International funds. I can accept a reasonable degree of risk in order to achieve higher growth than one might expect from a cash account and therefore accept that my investment will often fluctuate in value. Exposure to appropriate UK investment grade and high yield fixed interest, property, commodity & equity funds with a small element invested internationally.
- Medium to high-risk funds** – I can accept a reasonable degree of risk in order to achieve higher growth than one might expect from a cash account and therefore accept that my investment will more often fluctuate in value. I am prepared to invest for a period in excess of 10 years and I accept a higher than average degree of volatility, with a balanced approach to investment that can include in the main UK funds, high yield fixed interest funds, property, commodities plus a larger element of international funds.
- High risk funds** - I accept a high degree of volatility in order to achieve higher returns over the longer term than one might expect from a cash account and therefore accept that my investment will more often fluctuate in value. I am prepared to invest for a period in excess of 10 years and I accept a much higher than average degree of volatility, with a balanced approach to investment that can include in the main a lower element of UK funds, high yield fixed interest funds, property, commodities, far east, smaller companies, emerging markets plus a larger element of international funds.

Our research will be based on the above information you have supplied.

I confirm the information I have supplied to Garbetts Financial Strategies is correct.

Name (print)

Home Phone No.

Signed

Mobile Phone No.

Date

E-Mail Address