Business Client Information

Private and Confidential

Client:

Adviser:

Date of 1st Appointment:

My advice is based on the information contained within this document. Unanswered questions or blank responses will be excluded from any advice given. If any details are incorrect or omitted, please let me know as this may impact on the suitability of the advice.

Advice Areas

Date of 1st appointment	
Advice Option	
For Limited Advice, which areas?	
Protection?	
Retirement Planning?	
Savings and Investments?	

Corporate Marketing

Please send me marketing information by mail	☐
Please contact me by phone for marketing purposes	☐
Please send me marketing information by e-mail	☐
Please send me marketing information by SMS text, picture messaging or by any other personal means of contact apart from mail, telephone or email	☐
Accessible format requirement	
Preferred delivery method	

General Business Details

Name of Business	
Trading As	

Nature Of Business

Nature of Business	

List of Authorised Company Officials

Employee Name	Employee Position

General Business Notes

Corporate Addresses

Corporate Address Type	Address Line 1	Address Line 2	Address Line 3	Address Line 4	City / Town	Postcode	County	Country

Contact Details

Description	Value	Default

Professional Contacts

Type	Name	Contact Number	Address

Sole Trader Details

Name of Sole Trader	
Address Line 1	
Address Line 2	
Address Line 3	
Address Line 4	
City / Town	
Postcode	
County	
Country	
Smoker?	
Date of Birth	
Are there family members who are involved or may be involved with the business?	
Family member name	
Family member relationship	
Family member duties	
Are there any plans to become a partnership or incorporate?	
Notes	

Partners

Name	Address Line 1	Address Line 2	Address Line 3	Address Line 4	City / Town	Postcode	County	Country	Smoker?	Date of Birth	% Interest

Partnership Details

Is there a written partnership agreement? (if Yes, please provide a copy)	
Is there an existing agreement for purchase of the Partners shares?	
If yes which type?	
Are there any plans to incorporate?	
Notes	

Shareholders

Shareholder Name	Shareholder Role	Date of Birth	Smoker?	Date Joined Company	Current Value	Percentage Interest	Salary - Current Year	Salary - Last Year	Salary - Two Years Ago

Total ____________

Director Shares Info

Are there agreements for buying and selling of directors shares?	
If yes which type?	
Does the Company have power within its Articles of Association to purchase its own shares? (if 'Yes', please provide details in the Notes section below)?	
Notes	

Limited Company Details

Incorporation / Registration Number	
Does the Company provide for the loss of profit following the death or the disablement of any Directors or Key Employees?	
Product Provider	
Date cover effected	
Are Premiums Renewable? (is so when)	
Sum Assured	
Term	
Annual Cost	
Disablement Cover	
If 'No', are there any Directors or Key Employees who should be protected?	

Key Employees

Name	Role and Duties	Date of Birth	Smoker?	Successor being trained?	Date Joined Company	Current Value	Percentage Interest	Salary - Current Year	Salary - Last Year	Salary - Two Years Ago

Total ____________

Special Projects

Are there any special projects dependent on the Key Person's contribution? (if 'Yes', please provide details in the Notes section below)	
What are the future plans for the Company?	
Notes	

Financial Situation

Date Established	
Financial Year End	
Approximate value of the business	
Total Investment Asset Value	
Total Collateral Value	
Are the values increasing?	
If yes at what rate (%)?	

Details

Year	Turnover	Gross Profit	Net Profit (before tax)	Tax Bill (if known)	Profit After Tax

Funds Available for Recommendations

Agreed Lump Sum available for investment	
Agreed Monthly Affordability	
Do you require access to the funds?	
When are the funds available?	
How long do you wish to invest for?	
Are there any further funds anticipated / available for investment?	
If 'Yes', how much?	
Do you have any investment restrictions?	
If 'Yes', what are they?	
Notes	

Summary of Business Liabilities

Nature of liability	Outstanding Amount	Repayment Method	End Date	In whose name is liability?

Liability Notes

Employee Information

Number of Full Time Employees in the Business	
Number of Part Time Employees in the Business	
Number of employees Below age 20	
Number of employees Age 20 - 29	
Number of employees Age 30 - 39	
Number of employees Age 40 - 49	
Number of employees Age 50 - 59	
Number of employees Age 60 or over	

Employee Categories

Category	Number	Details of Duties	Normal Retirement	Working Hours	Regular Overtime	Average weekly earnings

Employee Category Details

Do you operate a Computerised Payroll System?	
Total Salary Roll (per month)	
Are staffing levels increasing?	
What is the annual salary review date?	
Is there a Trade Union to whom the Employees are affiliated?	
Is their agreement necessary regarding changes in employee benefits?	

Employee Benefit Schemes

Benefit	Insurer	No. Employees Covered	Annual Premium	Level of Benefits

Employee Benefit Details

Do you have any concerns about your existing employee arrangements?	
Concerns	
Notes	

Protection

Goals/Needs	
Are the liabilities covered in the event of death or illness?	

Protection Planning - Existing Provisions

Owner			
Provider			
Policy Number			
Type Of Contract			
Product Name			
Start Date			
Expiry Date			
Premium			
Premium Frequency			
Sum Assured			
Benefit			
Benefit Frequency			
Life Cover Sum Assured			
Critical Illness Sum Assured			
Life Assured			
Payment Basis			
Benefit Period (if applicable)			
Specify			
Deferred Period (if applicable)			
Assigned / In Trust			
Status			

Corporate Protection Notes

Business Assets

Property	
Equipment	
Vehicles	
Bank and Building Society Accounts	
Other Investments/Assets	
Total Assets	
Notes	

Retirement Planning - Existing Provision

Retirement Planning Objectives	
Are there any current Pension Arrangements?	
Plan Types	

Non Occupational Schemes

Type of Contract	
Name of Company	
Start Date	
Review Date	
Policy Holder	
Employee Premium	
Employer Premium	
Death Sum Assured	
In trust	
If yes - Name of beneficiary	

Occupational Schemes

Name of Scheme	
Type of Scheme	
Insurer/Actuary	
Start Date	

Pension Contributions

Employer % of Salary	
Employee % of Salary	
Employer Fixed Cost per Annum	
Employee Fixed Cost per Annum	

Retirement Contribution Details - General

What is the Annual Contribution for the Company?	
Normal Retirement Age	
Number of Employees in the Scheme?	
Lump Sum on Death in Service?	
Widow(er)s Pension on Death in Service	
Widow(er)s Pension on Death after Retirement	
Accrual Rate (x'ths)	
Details of In House AVC Scheme	
What benefits are payable if an employee becomes disabled?	
Are there any additional benefits purchased for the Directors?	
If Yes, what are the details?	
Are any of the Partners or Directors retiring shortly?	
If the answer is 'Yes', please provide details	
Are there any new Partners or Directors to be appointed in the near future?	
If the answer is 'Yes', please provide details	
Are you interested in setting up a GPP?	
Would you be interested in Direct Offer?	
Notes	

Business Investment Needs

Goal Description	Start Date	End Date	Estimated Costs

Business Investment Notes

Investment Risk Profile

Owner	
What Investment Term do you desire?	
What level of Income do you desire?	
Specific Amount (if applicable)	
Do you wish to make your own investment decisions?	
Do you wish to maintain a level of emergency funds?	
If Yes how much do you require?	
Notes	

Our Acknowledgements

Using Personal Information

Who is using your information? Lighthouse Advisory Services Ltd will be storing information from this document on computer and may wish to write to you informing you of other products or services.

Any member of Lighthouse Advisory Services Ltd may have access to, hold or use your personal information (as referred to below).
Members of Lighthouse Advisory Services Ltd may disclose information or data relating to you to other members of Lighthouse Advisory Services Ltd. By signing below you consent to such disclosures. You can ask the Company for a complete and up to date list of the members of Lighthouse Advisory Services Ltd at any time.

How and why do we hold personal information? Lighthouse Advisory Services Ltd may keep information that you give to a member of Lighthouse Advisory Services Ltd, or that a member of Lighthouse Advisory Services Ltd finds out through its dealings with you, in various ways. This includes holding information on Lighthouse Advisory Services Ltd's shared computer systems, which information will be accessible by all of Lighthouse Advisory Services Ltd. Lighthouse Advisory Services Ltd will use this information for the purpose of providing services to you, to assess and analyse (credit scoring, market and product analysis), to review, improve and develop the services we offer and to give you relevant information through our marketing programme. Lighthouse Advisory Services Ltd will also give you information (by post, telephone, e-mail or otherwise) about Lighthouse Advisory Services Ltd products and services which may interest you unless you tell us you do not want to receive this information (referred to in this document as ‘marketing information').

Please tick the relevant boxes only **if you do want to** receive marketing information:

Please contact me by phone for marketing purposes	☐
Please send me marketing information by mail	☐
Please send me marketing information by e-mail	☐
Please send me marketing information by SMS text, picture messaging or by any other personal means of contact apart from mail, telephone or email	☐
Please send me marketing information or contact me through Social Media	☐

Subject to this, any member of Lighthouse Advisory Services Ltd may contact you by post, phone or e-mail, or in any other way a member feels is appropriate. Copies of the proposal forms and other documentation may also be held. These may contain sensitive personal data as defined by legislation e.g. health details. Sensitive personal data will only be used to provide and administer the services or products applied for. By signing below you explicitly consent to Lighthouse Advisory Services Ltd processing your sensitive personal data as described above and below. Please inform us by writing to the address below if you do not wish for such information to be retained.

To comply with financial legislation and for auditing purposes, we may hold details about your relationship with us after it has ended. This will also help us answer any future queries that may arise. We will not hold this information for longer than we have to.

How can we use your personal information?

We may give information about you, your application and your dealings with us to:

- other members of Lighthouse Advisory Services Ltd to deal with any accounts, products and services which we provide or hope to provide to you, on the understanding that they will keep your information confidential;
- our employees and agents, including insurers, to deal with any accounts, products and services we provide to you or hope to provide to you, on the understanding that they will keep your information confidential;
- credit reference agencies or other organisations who may use or give out information for credit assessments, to trace debtors, and other agencies to confirm your identity and in the prevention of fraud and money laundering;
- anyone to whom we transfer or may transfer our rights and duties to under our agreements with you;
- anyone we legally have to inform, or if the law allows us to do this; and
- other members of Lighthouse Advisory Services Ltd to allow such members of Lighthouse Advisory Services Ltd to provide you with marketing information.

How can you find out what personal information we hold?

By law you are entitled to a copy of any personal data (as defined by the Data Protection Act 1998) held by the Company or another member of Lighthouse Advisory Services Ltd which is a data controller (as defined by the Data Protection Act 1998). You can also ask the Company to correct any inaccurate data held about you.

If you want to see this information, you must ask the relevant Company by writing to the Operations Manager, Fairway House, Woodingdean Business Park, Brighton. BN2 6AH. A fee will be payable.

I understand that Lighthouse Advisory Services Ltd will also check my details with one or more fraud prevention agencies and that if any information I have provided is false or inaccurate and Lighthouse Advisory Services Ltd suspects fraud, it will keep a record of this. I am aware that these organisations may keep a record of the search and record details of my application. The agencies may also allow other organisations to use these records when assessing applications for credit, or for other services, for example, tracing and recovering debts, preventing fraud and for identification purposes.

Client Declaration

I/We (the undersigned) have read the section entitled 'Using Personal Information' and consent to the uses, processing (as defined by the Data Protection Act 1998), disclosures and transfers of information as described in it.

I/We the undersigned confirm a copy of the Client Agreement and the Financial Planner's Business Card have been handed to me/us.

I/We the undersigned confirm that the information provided in this review is correct and is given on the understanding that it does not place me/us under any obligation to buy or take up any recommendation which may be made and that a copy of this form is available on request. I/We the undersigned confirm my/our financial planning objectives are those identified and prioritised in this document.

I/We the undersigned authorise Lighthouse Advisory Services Ltd to obtain quotations/details of existing life assurance/pension policies and investments and make recommendations for my/our consideration.

Signed .... Signed ....

Date .... Date ....