

INFORMATION CHECKLIST

- 1. Personal Identification**
Passport and Driving Licence.
- 2. Income**
Proof of - If employed, payslips and P60.
income - If self-employed, or company director, last 3 years accounts.
- If retired, proof of income for pensions you are in receipt of
- 3. Borrowings - Mortgage**
Copy of your mortgage offers for all mortgages.
- 4. Borrowings - Other**
Statements for any loans, credit cards or hire purchase agreements.
- 5. Pensions**
Pension policy document for all pensions that you are not in receipt of.
- 6. Cash Savings**
Account information to show amount invested, name and address of provider and account criteria (any notice period etc)
- 7. Investments – Equities/Bonds/Stocks**
Information to show name and address of provider, amount invested, Policy/ref number, date invested and current value.
- 8. Investments - Property**
Information to show the address of the property, the purchase price, the date of purchase, its current value and rental income.
- 9. Life Insurances, Protection and Savings Policies**
Policy documents for the relevant policy(s)
- 10. Other Insurance Policies**
Policy documents for relevant policy(s) such as home and motor.
- 11. Trusts**
Details of any trusts where you are a settlor, trustee or beneficiary.
- 12. Income & Expenditure**
Please complete the attached form
- 13. Wills**
Please bring copies of your most up to date wills.

ANNUAL EXPENDITURE - PLANNING ASSUMPTIONS (in today's terms)

The information you provide in this section is extremely important in relation to your personal financial planning and a few words of explanation may be helpful.

Your Financial Planner needs to help you identify the cost of your present standard of living. It is important to list the expenditure figures as accurately as possible, as they will be used to establish whether currently your income exceeds your expenditure - and if so by how much.

Figures are also required (in today's pounds) for the cost of your desired lifestyle - the standard of living you would like to enjoy on achieving financial independence, or on retirement. Although it is also important to make the estimates 'realistic', it is important to include whatever expenditure would be necessary to achieve the 'lifestyle of your dreams'. It has been said that 'a dream is an unplanned ambition'. With the aid of financial planning, it is often possible to create a Plan, the implementation of which will enable the 'dream' to be achieved, thus making it a realistic objective.

Please give details below of expenditure made in the areas listed. If the expenditure would normally rise in line with inflation, put a tick in the last column. If you expect expenditure to remain at a consistent level throughout your lifetime in any category, please leave the last column blank.

Expenditure type	Current expenditure	Desired expenditure from age	% of current expenditure if client died yesterday	% of current expenditure if partner died yesterday	% of current expenditure if client were disabled	% of current expenditure if partner were disabled	Increasing each year by inflation? (Please tick)
Housekeeping expenses							
Council Tax							
Water rates or residence							
Gas							
Electricity							
Oil/solid fuel							
Telephone							
Housekeeper/cleaner							
Garden/gardener							
Property/maintenance							
Beers/Wines/Spirits							
House/Contents insurance							
Other insurances (excl car/health)							
Dry cleaning & laundry							
TV/Video rental							
TV licence							
Housekeeping/food							
Holiday home expenses							
Children's and grandchildren's expenses							
Babysitter fees							
Clothing/footwear							
Education expenses							
Gifts under Deed of Covenant							
Pocket money							
Other children's expenses							
Personal Expenses							
Own clothing/footwear							
Partner's clothing/footwear							
Cigarettes/tobacco							
Dining out							
Christmas/birthday presents							
Holidays							

Expenditure type	Current expenditure	Desired expenditure from age	% of current expenditure if client died yesterday	% of current expenditure if partner died yesterday	% of current expenditure if client were disabled	% of current expenditure if partner were disabled	Increasing each year by inflation? (Please tick)
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Personal Expenses Cont'd.....

Subscriptions (excl. AA/RAC)							
Sports/hobbies							
Private Medical Insurance (PMI)							
National lottery etc.							
Gifts to charity							
Other personal expenses							

Costs of Debt Servicing

Mortgage on residence (excl. ins)							
Hire purchase repayments							
Bank loans/charges							
Family maintenance payments							
Other similar expenses							

Motoring Expenses

Car tax							
Car insurance							
Petrol & oil							
Servicing & repairs							
AA/RAC subscription							
Depreciation & other expenses							

Investments & Life Assurance

Life assurance/premiums							
Health/insurance premiums							
Pension and AVC contributions							
Other regular savings/investments							

Professional Fees

Accountancy fees							
Dental fees							
Legal fees							
Financial Planning fees							
Optician fees							
Veterinary fees							
Other fees (please specify)							

I/we confirm that the above information is complete and accurate to the best of my/our knowledge.

Signed :

...../.....
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Dated :

LETTER OF AUTHORITY

PRESENTED BY: TONY BARBER FINANCIAL LIMITED

From : _____

___ / ___ / ___

To: _____

RE : POLICY/ REFERENCE NUMBER/s :

I hereby authorise and request you to provide Tony Barber Financial Ltd with any information they may request from you concerning the above policy/ies.

This is **not** a request to change existing agency arrangements.

Thank you.

Yours faithfully

(Name in block capitals)