

PERSONAL & CORPORATE FINANCIAL GUIDANCE

Hello and welcome to our M&A Start2Plan guide.

As we explained this is purely a start point to financial planning which will hopefully lead to some useful pointers for you and start you off towards developing a full financial plan for your future.

Basically there is a set of 5 questions laid out on the following pages which we've tried to keep brief and as quick and easy as possible for you to provide the details we require. We do need you to answer all of the questions as far as you are able and also to provide your contact details below.

All in all this should only take you 5 to 10 minutes, ie over a cup of coffee, then you can return the completed form to us in the post or fax. We'll assess your information to review your current position and then come back to you with a proposal of financial thoughts and ideas that you can use to consider your next steps for addressing your future and steps towards a proper financial plan.

yours sincerely

Andrew Middlemiss

NAME

DATE OF BIRTH

CONTACT PHONE NUMBER

E-MAIL ADDRESS

ADDRESS

MARITAL STATUS

NUMBER OF CHILDREN

HOMEOWNER

TENANT

IF A HOMEOWNER, WHAT IS THE APPROXIMATE VALUE OF YOUR HOUSE? £

GETTING FROM A TO WHERE YOU WANT TO B.....



Step 1 - What do you want to achieve most from your financial future?

Prioritise your financial requirements (or dreams) by numbering alongside these popular choices (1 being most favoured) ...

- ___ Get a mortgage
- ___ Improve your existing mortgage situation
- ___ Pay off your mortgage early
- ___ Start a pension
- ___ Improve your current pension situation
- ___ Retire early
- ___ Buy a second property or holiday home
- ___ Invest in the stock market
- ___ Invest for children's education
- ___ Savings fund for children or family
- ___ Protect your health
- ___ Financial protection for your family
- ___ Protection through life assurance
- ___ Critical illness protection
- ___ Inheritance tax planning
- ___ Will writing
- ___ Other _____

Step 2 - Assess your current financial situation and how willing you would be to make changes to your current financial outgoings?

From the total income coming into your family each month please indicate

How much spare cash do you have left over at the end of each month...

How much do you think you could make available by making changes to your lifestyle...

<input type="checkbox"/>	£0	<input type="checkbox"/>
<input type="checkbox"/>	£0 - £25	<input type="checkbox"/>
<input type="checkbox"/>	£25 - £50	<input type="checkbox"/>
<input type="checkbox"/>	£50 - £100	<input type="checkbox"/>
<input type="checkbox"/>	£100 - £250	<input type="checkbox"/>
<input type="checkbox"/>	£250 - £500	<input type="checkbox"/>
<input type="checkbox"/>	Over £500	<input type="checkbox"/>

GETTING FROM A TO WHERE YOU WANT TO B.....



Step 3 - You and your main financial monthly commitments?

Are you:

Employed

Self Employed

What is your total monthly household income from all sources?

£ _____

Indicate the approximate amounts you pay out each month for the following

- £ _____ Mortgage
- £ _____ Rent
- £ _____ Pension
- £ _____ Insurance
- £ _____ Loan(s)
- £ _____ Tax liabilities
- £ _____ Savings
- £ _____ School Fees
- £ _____ Investments
- £ _____ Other

Step 4 - How long have you had any of the following financial products

- Mortgage _____ years
- Pension _____ years
- Life Insurance _____ years
- Health Insurance _____ years
- Investments _____ years

GETTING FROM A TO WHERE YOU WANT TO B.....



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Step 5 - Your attitude to risk?

Put a cross alongside each question in the box that relates to your opinion.

	Strongly Agree	Agree	Neither agree nor disagree	Disagree	Strongly Disagree
1. I do not like to keep up-to-date on financial matters					
2. I am comfortable with the idea of my investments falling and rising rapidly					
3. I would describe my experience of investments as very limited					
4. My knowledge of financial terms is very limited					
5. Once I make an investment I hardly ever review it					
6. I have sound financial experience to help me make an investment decision					
7. I prefer having a long term financial plan					
8. The thought of losing my money on an investment makes me nervous					
9. I like the excitement of investing in volatile foreign markets to potentially gain higher returns					
10. I try to make as much money as quickly as possible					
11. Most of the time, I do not read the financial section in my newspaper					
12. I am used to taking financial risk					
13. Financial press is a major influence on my investment decisions					
14. I prefer savings accounts to stock-market related investments					
15. I would not like to invest in long term investments as I wish to respond to changes in my budgetary requirements quickly					
16. I am prepared to take risk in order to gain high returns					
17. I do not think of accumulating huge wealth through investments					
18. Had I been unlucky with investments in the past, I would make an investment again					

General Disclaimers

Your home may be repossessed if you do not keep up repayments on your mortgage.

A fee of a maximum of £250 or 0.5% of the loan amount, if greater, is payable on completion. Typically this will be £ 199

Will Writing is not regulated by the Financial services Authority.



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& ASSOCIATES
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