



Authorised and Regulated by the Financial Conduct Authority  
**Fact Finder – Financial Game Plan**  
 (To be used on the Scoop)

Date	
Referred by:	

Client		Partner	
Title		Title	
Client forename		Partner forename	
Client surname		Partner surname	
Date of birth		Date of birth	
Marital status		Marital status	
Client mobile		Partner mobile	
Email		Email	
Best time to contact		Best time to contact	
Identified gender		Identified gender	
Home address		Home address <b>(if different from client)</b>	
	Town County Postcode		Town County Postcode

**Residency criteria**

Have you been a UK resident for 6 months (at least 183 day)? Yes  No

Employment details			
Client's occupation		Partner's occupation	
Client's employer		Partner's employer	

Dependants					
<b>Dependant 1</b>				<b>Have you been a UK resident for 6 months (at least 183 day)?</b>	
				Yes	No
Date of birth		Age		Gender	
<b>Dependant 2</b>				<b>Have you been a UK resident for 6 months (at least 183 day)?</b>	
				Yes	No
Date of birth		Age		Gender	
<b>Dependant 3</b>				<b>Have you been a UK resident for 6 months (at least 183 day)?</b>	
				Yes	No
Date of birth		Age		Gender	
<b>Dependant 4</b>				<b>Have you been a UK resident for 6 months (at least 183 day)?</b>	
				Yes	No
Date of birth		Age		Gender	

### Goals and dreams

Goals & dreams <i>List 2 or 3 of the important ones here</i>	Amount needed £	Amount saved £	Date wanted	Fund with Life cover
	£	£		
	£	£		
	£	£		
	£	£		

### Retirement

"In today's pounds, so in other words, not factoring in inflation; how much income would you need each month for retirement? Assume that your mortgage is paid off and you are debt free, I am looking for that amount that is the minimum for a comfortable retirement."

Assumed retirement age: 67 or other: \_\_\_\_\_

<b>Monthly retirement income needed in today's money?</b>	£
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### Assets

Asset description	Value	Do you want to use this for needs after death	
Home	£	Yes	No
Personal property	£	Yes	No
	£	Yes	No
	£	Yes	No

### Property investment assets (not including home)

Address	Current sale market value	Monthly NET rental income	Current mortgage balance	Cover with insurance		Use for retirement	
				Yes	No	Yes	No
		£	£	Yes	No	Yes	No
		£	£	Yes	No	Yes	No

### Net income

Client		Partner	
Annual salary	£	Annual salary	£
Total net monthly income including benefits	£	Total net monthly income including benefits	£

### Net outgoings (Combined)

Client and partner			
Rent/ Mortgage rates	£	Food	£
Utilities	£	Clothing	£
Extras	£	Other	£

### Savings and investments

Asset description	Current value	Regular monthly contribution
	£	£
	£	£
	£	£

Does the client have surplus income which they are able to use for financial planning? Yes  No

Do you have an emergency fund of 3 months of expenses saved? Yes  No

### Debts and mortgages

**"Can you please tell me about your current residential mortgage?"**

Mortgage Type:     Repayment     Interest Only    Other \_\_\_\_\_

**"if your mortgage is interest only, what is the method of repayment?"** \_\_\_\_\_

Current mortgage lender			
Mortgage start date		Mortgage maturity date	
Original loan amount		Current balance	
Discount interest rate (If applicable)		Discount rate expiry date (if applicable)	
Standard interest rate		Monthly payments	
Extra amount (if applicable)			

**"Would you like a Genistar mortgage advisor to assess your current mortgage situation?"**    Yes     No

*(If yes remember to complete a Debt solutions referral form)*

**Do you have any other debts?**    Yes     No

Creditor	Credit type category	Label	Current balance	Minimum payment	Actual payment	Interest rate	End date
			£	£	£	%	
			£	£	£	%	
			£	£	£	%	
			£	£	£	%	
			£	£	£	%	
			£	£	£	%	
			£	£	£	%	
			£	£	£	%	

**Would you like to be referred to our Debt solutions provider?**    Yes     No

*(If yes remember to complete a Debt solutions referral form)*

### Current Life cover

Please tell me a little about your current Life assurance protection programme. What type of policies do you currently have in place?

Company name	Insured	Type of policy	Cover amount	Monthly premium	End date

Are you replacing your current Life cover? Yes  No

If none:

What would you say is the main reason for having no cover? (Please circle)	
1. I thought it would be unaffordable	2. I haven't got around to arranging it yet
3. Didn't see the need until now	4. Other (please specify below)

(Please specify)

“Let me show you how you can calculate how much Life protection your family needs in the event of death”

			Client	Partner
<b>MORTGAGE:</b> Would you need to pay off the mortgage?			£	£
<b>DEBT:</b> Would you need to pay off the other debts?			£	£
<b>INCOME:</b> Monthly income needed after mortgage & debts paid	X12	X10	£	
-	X12	X10		£
<b>EXTRAS:</b> (e.g. relevant goals shown on page 2) _____			£	£
<b>LEAVE AS A LEGACY</b> (do you want to leave any money for people after you have gone?)			£	£
<b>FUNERAL:</b> Funeral expenses			£	£
<b>TOTAL NEEDED:</b> (Ask client to add up the totals on their own calculator)			£	£
<b>Current Life cover in place</b>			£ (      )	£ (      )
<b>Shortfall</b>			£	£

Is this the right amount of cover for you? (Please circle)	Yes	Too much	Too little
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Notes:

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<b>Would you like to look at some Serious illness options?</b>	Yes	No
<b>If yes, would you like your SIC plan to cover</b>	6 months	12 months
		Other _____
<b>Do you currently have a Will or a Trust?</b>	Yes	No
<b>Would you like me to refer you to our Wills and Trusts provider?</b>	Yes	No

Please number your protection needs in order of importance with #1 being the most important

	Client priority #	Partner priority #
<b>Mortgage</b>		
<b>Debt</b>		
<b>Income</b>		
<b>Funeral</b>		
<b>Legacy</b>		
<b>Extras:</b>		
1.		
2.		

How many years would you like your protection to cover you and for what reason (e.g. length of existing mortgage, retirement, etc)?

	Years	Reason:	Mortgage	Retirement	Other:
<b>Client</b>					
<b>Partner</b>					

Existing policies in place					
<b>Buildings and contents</b>	Yes	No	Refer to B&C provider? (If yes, please complete online referral)	Yes	No
<b>Health insurance (PMI)</b>	Yes	No	Would you like to look at PMI options?	Yes	No
<b>Income protection insurance</b>	Yes	No	Would you like to look at IP options?	Yes	No
<b>If yes for PMI and IP, please contact your EVP</b>					

**What would be the best day/ time to have them call you?** \_\_\_\_\_  
*(you can mention the name of the company, so the client knows who will be calling)*

**Buildings and Contents policy renewal date (If known)** \_\_\_\_\_

### Budget

"We have discussed many goals, dreams and objectives today. In order that I might help you reach them, in addition to what you are spending right now, how much money, each month, could you comfortably set aside to help you reach your goal?" Before you answer, I must stress the key word here is comfortably".

£50    
  £100    
  £200    
  Other £ \_\_\_\_\_

## General health Questions

(Answer all)

<b>Would you say you are fit and healthy?</b> <i>(circle whichever applies)</i> <i>If no, make a note of height and weight</i>	Client	Yes	No	
	Partner	Yes	No	
<b>Are there any other disclosures, e.g. alcohol or drug-related?: *</b>	Client	Yes	No	
	Partner	Yes	No	
<b>Are you on any form of medication?</b> <i>(circle whichever applies)</i> <i>If no, make a note of height and weight</i>	Client	Yes	No	
	Partner	Yes	No	
<b>Have you ever smoked?</b>	Client	Yes	No	
	Partner	Yes	No	
<b>If yes, when did you stop smoking?</b>	Client	Less than 12 months	More than 12 months ago	Still smoking
	Partner	Less than 12 months	More than 12 months ago	Still smoking
<b>Do you have any vulnerabilities/ special considerations?</b> <i>(Language and communication difficulties, mental health conditions, age vulnerabilities etc.)</i>	Client	Yes (Please detail)		No
	Partner	Yes (Please detail)		No

**Confirmation that you will introduce me to 10 families who ought to hear about us?** Yes

**Notes:**

Do you agree that earning an extra £500-£1,500 per month could help you hit your goals?

A large number of people need the help that Genistar is offering. If you could share these same ideas with others to help them, you could earn that on a part time basis. Would you have an interest in finding out more?

Can you make yourself available on.

Also, I mentioned earlier that we are looking for people who would like to earn some additional income on a part time basis. I would love to invite those people you mentioned to see if they might be a good fit for us. Would you mind giving me their numbers, so I can speak to them personally?

## Agreement

I confirm:

1. I received the Initial Disclosure Document called 'Your Family Matters'.
2. I acknowledge that it is my responsibility to read and understand the above leaflet, and to ask any questions of my representative or the company if I need more information at any time
3. I acknowledge and understand that my participation in this process is my own personal choice and I am free to withdraw my consent and stop participation at any time.
4. I acknowledge that my Genistar Company Representative does not give advice and I confirm that they have not advised me on any of the products or information.
5. To provide information was my own choice so as to make an informed decision about my future needs.
6. I understand the Financial Game Plan (FGP) is provided free, without charge.
7. I understand the Financial Game Plan (FGP) is only as good as the information I provide; any missing or incomplete information will reflect an inaccurate result.
8. I give Genistar consent to add my email address to their mailing system to keep me up to date and informed of new products and services that may be of interest to me.  
 Opt-in  Opt-Out
9. To best help me find ways to save money, I understand Genistar may need to pass on some of my information to their product providers. My information will be treated with complete care and confidence in line with the General Data Protection Regulation, but Genistar must have my prior permission. By signing below, I have given Genistar permission to share my information with the selected partners.

***I have read the above items and consent and agree to them:***

<b><i>Client signature</i></b>		<b><i>Date</i></b>	
<b><i>Partner signature</i></b>		<b><i>Date</i></b>	
<b><i>Company representative</i></b>		<b><i>Date</i></b>	
<b><i>EVP</i></b>		<b><i>Date</i></b>	