Goals & Dreams/Retirement
Client
Partner
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Summary

Summary

Partner Included	No

Goals & Dreams/Retirement

Goals

Description	To buy a house
Amount Needed	£200,000.00
Amount Saved	£10,000.00
Additional Notes	Client want to buy a property in the year 2027. Client was introduced by XXXXXX. Client received the IDD, Pre-meeting Brochure and Privacy Policy on DD/MM/YYYY via WhatsApp

Retirement

Age	68
Monthly Income	£0.00

Client

Title	Mrs.
Identified Gender	Female
First Name	Firstname
Last Name	Lastname
Date Of Birth	01/01/1995
Mobile	+441234567890
Email	sandbox_factfind@genistar.com
Best Time To Contact	Anytime
Occupation	Support Worker
Employer	NHS
Marital Status	Married
Additional Notes	During the fact-finding discussion, the client disclosed that she is currently married. However, her spouse has chosen not to pursue a policy at this time, citing affordability and cost concerns. Despite this, the spouse is supportive of the client's decision and has no objections to her proceeding with securing a policy independently.
Have you been a UK resident for 6 months (at least 183 days)?	Yes

UK Resident For Six Months Details

Residency Additional Notes	

Address

Postcode	CR3 6HY
House Name Or Number	Victoria House
Address Line 1	Genistar Ltd
Address Line 2	Victoria House
Address Line 3	Harestone Valley Road
City	Caterham
County	Surrey
Address Additional Notes	
Dependents Additional Notes	

Assets And Savings

Have Buildings Insurance	No
Assets Additional Notes	

Income And Outgoings

Client Income	£2,000.00
Rent	£900.00
Rates	£0.00
Utilities	£0.00
Transport	£0.00
Food	£150.00
Clothing	£100.00
Other	£258.00
Additional Notes	Others: Charity(200) and (phone bills 58). The client resides in an all-inclusive ensuite accommodation, where utility bills such as electricity, water, and heating are covered as part of the rental agreement. This arrangement provides convenience and predictable monthly expenses, as there are no separate payments required for essential services.

Submission Only Income and Outgoings

Client Income	
Outgoings	

Savings

Description	Emergency Funds
Current Value	£10,000.00
Regular Monthly Contribution	£500.00

Savings And Investments

3 Months Emergency Fund	Yes
Does the client have surplus income which they are able to use for financial planning?	Yes
Investments Advisory	Not set
Estate Planning Advisory	Not set
Pensions Advisory	Not set
Savings Additional Notes	The client maintains a dedicated emergency fund strategy, allocating £500 per month to ensure liquidity in case of unforeseen expenses. In addition to this regular contribution, the client has already accumulated £10,000 in accessible savings, providing a solid financial cushion for emergencies such as medical costs, job loss, or urgent repairs. This dual approach enhances financial resilience and reduces the likelihood of needing to rely on credit during a crisis.

Mortgage

Existing Mortgage	No
Additional Notes	Client does not have a mortgage currently.
Mortgage Advisory	No

Debts

Other Debts

Creditor Name	Monzo
Current Balance	£150.00
Credit Type Category	Credit Card
Credit Type Description	Not set
Minimum Payment	£3.50
Actual Payment	£3.50
Interest Rate	29.00%
End Date	
Pay Off On Death	Yes
Label	Monzo Flex
Additional Notes	
Show Debt Freedom	No

Current Life Cover

What would you say are the main reasons for having no cover?

I haven't got around to arranging it yet

Additional Notes	The client has expressed a strong interest in exploring potential opportunities with Genistar upon completion of her financial game plan. She is eager to better understand how the company operates and is open to learning more about the roles available, indicating a possible interest in joining the team or engaging further with Genistar's services and mission.

Protection Needs

Client

Mortgage	£0.00
Debt	£150.00
Income Required Included	No
Monthly Income Required	£0.00
Ten Year Income Required	
Total Income Required	£0.00
Funded Goals Included	No
Extras	£0.00
Leave As A Legacy Included	No
Leave As A Legacy	£0.00
Funeral	£0.00
Total Needed	£150.00
Current Life Cover	£0.00
Shortfall	£150.00
Interested In Serious Illness Cover	Yes

Serious Illness Cover Needs

Serious Illness Cover Length	24 months
Interest In Serious Illness Cover	To ensure my family is financially secure in the event that I am diagnosed with a serious illness or become unable to work due to health issues. Additionally, in the unfortunate event of my passing, having appropriate financial protection in place will provide my loved ones with peace of mind, stability, and the ability to maintain their standard of living without added financial burden during an emotionally difficult time.

Family Income Cover Needs

Are you interested in child serious illness cover?	No

Child Serious Illness Cover Needs

Please type how much child serious illness cover you would like?	
Why are you interested in child serious illness cover?	

Years Of Protection

How Long Required	50
Reason For Cover	Retirement
Mortgage Included	No
Debt Included	Yes
Funded Goals	0
Extras Included	No
Funeral Included	No
Have A Will	No
Additional Notes	During the fact-finding process, a comprehensive discussion was held with the client regarding the importance of financial protection and safeguarding their family's future. The client was educated on the fundamental need for protection in the event of unforeseen circumstances, such as death, serious illness, or loss of income. We explored how life really works in financial terms, especially when a primary earner is no longer able to provide due to illness or death. Key areas of protection were discussed, including: Life Insurance – to provide a lump sum upon death. Critical/Serious Illness Cover – offering financial support upon diagnosis of a specified serious condition. Income Protection – replacing a portion of income if the client is unable to work due to illness or injury. Private Medical Insurance – to ensure quick access to medical care. Whole of Life Cover – for lifetime protection, typically used in estate planning. Accidental Death Benefit Cover – additional payout in the event of death by accident. Term Life Cover – protection for a specific period, aligned with financial obligations. Following the assessment, the client's total identified protection need amounted to XXXXX. However, after reviewing options and considering affordability, the client chose to proceed with a Vitality policy covering Life Cover and Serious Illness Cover only. The agreed monthly premium is £XX.XX. This policy has been structured as: Indexed – to keep pace with inflation and maintain real value over time. Guaranteed – ensuring premiums and coverage are not subject to unexpected changes. Optimised – tailored to the client's health and lifestyle for better value and long-term sustainability. The client clearly expressed that, in the unfortunate event of their passing, the sum assured should be paid to the surviving family to provide financial security and continuity.
Refer To Wills Provider	No

Submission Only Protection Needs

Sum Assured	
Policy Type	Not set
Monthly Premium	

Pmi Policy Requirements

Are you interested in PMI?	Not set
Is the partner interested in PMI?	Not set

Income Protection

Are you interested in Income Protection?	Not set
Is the partner interested in Income Protection?	Not set

Protection Needs Priority

Client Priorities

Income

Mortgage

Debt

Funeral

Extras

Legacy

Additional Notes

General Questions

Budget	£0.00
Confirmation that you will introduce me to 10 families who ought to hear about us?	No
Notes	Client promice to refer their friends to have a look at Genistar financial education and make up their minds. Though Client has seen opportunity with Genistar to be financially free and she is registered as a representative
Additional Notes	The client conveyed that our financial education presentation was both empowering and enlightening. She emphasized that the session provided clear, actionable insights that made complex financial concepts easy to understand and apply. Moreover, she noted that it significantly increased her awareness of the importance of developing and maintaining healthy financial habits. She appreciated the practical tools and real life examples shared during the presentation, which helped her feel more confident and in control of her financial decisions. Additionally, the client confirmed that she has received a copy of the Statement of pricing (SOP) via email for future reference. The client also confirmed that the sum assured should be paid to her family in the event of her passing, this is intend to change in future to her registered dependent.

Client

Does the client have any medical disclosures?	No

Is Fit And Healthy Details

Are there any other disclosures, e.g. alcohol or drug-related?	No, Client do not take alcohol.
Are you on any form of medication?	No
Smoker status	Never Smoked
Do you have any vulnerabilities/special considerations?	No

Vulnerability Details

Vulnerability Additional Notes	

Terms

Representative - your appointed Genistar company representative.
The Company - Genistar Limited, company number 6315485 registered in England and Wales.
Genistar Online - The Company website and online portal located at and including all sub-domains of the Top-Level Domain (TLD) genistar.online.

Agreement

1. I have received the Initial Disclosure Document (IDD) called "Your Family Matters".
2. I acknowledge it is my responsibility to read and understand the content of the Initial Disclosure Document (IDD), and to ask my Representative if I need more information.
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 Representative does not give advice and I confirm that they have not advised me on any 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 and is for educational purposes only.
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 The Company consent to add my information to their database.
9. To best help me find ways to save money, I understand The Company may need to pass some of my information to their product providers. My information will be treated with complete care and confidence in line with the Data Protection and General Data Protection Regulation (GDPR). By approving my Fact Find, I have given The Company permission to share my information with the selected partners.
10. I understand and agree to adhere to the Terms and Conditions when accessing or using Genistar Online outlined here.
11. I understand and agree to the Privacy Policy when accessing or utilizing Genistar Online outlined here.

Signature: *

Type Signature