



Trustees' Fact Find

Please complete this Trustees' Fact Find in as much detail as you are able. It is designed to give us as much relevant information as possible about the trust's overall financial and tax situation without involving you in unnecessary work. We will then be in a position to make appropriate recommendations to you.

We would like to emphasise that you are under no obligation whatsoever to provide any particular item of information but the more accurately that this form is completed the more effective our recommendations are going to be. We are, in any case, bound by our regulator, the Financial Services Authority (FSA), to obtain as much information as we reasonably can before giving you advice. **Where you would prefer not to give information in any section please write 'not disclosed' across that section and do not cross out the second part of the declaration at the end.**

This information will be treated confidentially and will only be used for advising you in your role as trustee on financial planning matters and for no other purpose. Where you accept our recommendations, the information will form part of our confidential client computer database and we are a registered user of such information under the Data Protection Act 1984.

A Trust Details

Name of Trust	
Address for Contact	
Telephone Number	
Fax Number	
Email Address	
Date Established	
Year End	

B Trustees

Name of Trustee			
Address of Trustee			

C Trust Objective

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D Type of Trust (Please ✓)

Interest in Possession		Discretionary		Accumulation & Maintenance		Other?	
Please Provide Any Other Relevant Details							

E Investment Powers

Does the Trustee Investment Act Apply?	
Do Other Restrictions Apply? If Yes, Please Give Details	

F Summary of Trustees Attitude to Risk

It would assist us to know the attitude to risk of the trustees collectively in respect of the investment of the trust assets. **Please refer to the explanatory notes regarding these descriptions on the last page of this Fact Find and then circle one or more of the descriptions below.** In the long term risk and reward are related.

Very Cautious	Very Cautious to Cautious	Cautious	Cautious to Moderate	Moderate	Moderate to Speculative	Speculative	Speculative to Very Speculative	Very Speculative	Ultra Speculative
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Some product providers now offer the ability to invest all or part of an investment in socially responsible funds, which take account of ethical or environmental issues. Is this something that might be important to the trustees when considering investments?	Possibly	
	Yes	
	No	

G Professional Advisers

	Name and Address	Contact	Telephone Number
Accountant			
Solicitor			
Investment Adviser			
Banker			

J Settlement History

Details of Settlor	
Date of Transfer	
Asset	
Value Transferred	£
Notes	

H Assets (Property and Loans)

Property			
Description (Factory, office, warehouse etc)			
Approximate Value	£	£	£
Details of Occupier			
Details of Rent			
Subject to Mortgage?	Yes	No	Yes
Details of Mortgage			

Loans			
Made to Whom?			
Date Loan Made			
Repayment Date			
Interest Terms			
Amount of Loan	£	£	£
Amount Outstanding	£	£	£

I Assets (Investments)

Other Assets	Estimated Value	Start Date	Estimated Cost	Provider	Notes
Bank/Building Society Accounts	£		£		
National Savings Certificates	£		£		
National Savings Bonds	£		£		
Gilts	£		£		
Direct Shareholdings	£		£		
Investment Trusts/Unit Trusts/OEICs	£		£		
Portfolio Service	£		£		
Insurance Company Bonds	£		£		
Guaranteed Income Bonds	£		£		
Other Investments	£		£		

K Beneficiary Information

Name of Beneficiary/Details of Class of Beneficiary				
Is the Beneficiary a Trustee?				
Nature of Benefit				
Date of Birth				
Married?				
What Happens to Benefit on Death?				

L Further Information

If there is further information that you consider to be relevant to a proper assessment of the trust's situation please include it here or attach a note to this form.

M Declaration

This declaration is to be signed by a **trustee** of the trust whose details are given under Section B, on behalf of the trustees.

I confirm that the information I have provided on behalf of the trust is to the best of my knowledge correct. I have provided this information on the understanding that it will be used to form the basis of any advice and recommendations made to the trustees and that we are not under any obligation to take up any recommendations made.

I confirm I have received a Business Card and Terms of Business letter. I understand that the Terms of Business letter should be read carefully.

ADDITIONAL DECLARATION (delete if not applicable)

I further declare that we did not wish to disclose certain information requested in this Fact Find and that we are aware that this may prevent Arch Financial Planning Limited from being able to identify areas where it might have been appropriate to make recommendations, or, which could have an affect on any recommendations made.

Note: Please understand that Arch Financial Planning Limited reserves the right to decline to give advice in some cases if full information is not provided.

Signature of Trustee		Date	
Name of Trustee			

N For Arch Financial Planning Limited Office Use Only

Arch Adviser dealing		Professional Introducer	
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WHEN COMPLETED, PLEASE RETURN THIS FORM TO:

Arch Financial Planning Limited
Administration Office, Arch House, Collins Court, 39 High Street, Cranleigh, Surrey GU6 8AS
Tel: 01483 204600 Fax: 01483 204611 Email: ifa@arch-fp.co.uk

Attitude to Risk

We hope that the following descriptions will help you to complete Section F: Summary of Trustees Attitude to Risk.

Very Cautious	(1) You have an extremely low tolerance for investment risk. (2) You would prefer there to be little or no volatility in the vast majority of your assets as you would be distressed to see a fall in the value of your assets. (3) You are most at ease with holding your capital on short term deposits. (4) You prefer to forego the opportunity to improve returns if it means that there could be a time when a large proportion of your capital could fall in value even for a short time .
Very Cautious to Cautious	(1) You have a very low tolerance for investment risk. (2) You would prefer there to be a very low level of volatility in the vast majority of your assets as you would be concerned to see a fall in the value of your assets. (3) Whilst you are at ease with holding your capital on short term deposits you would like to improve on the returns over the long term if it meant you did not have to take much of a risk to do so. (4) You prefer to forego the opportunity to improve returns if it means that there could be a time when a large proportion of your capital could fall in value for a number of years .
Cautious	(1) You have a low tolerance for investment risk. (2) You would prefer there to be a low level of volatility in the vast majority of your assets although you accept that a measure of volatility is inevitable if you want to try and keep the real value of your capital intact in the long term. (3) You are uneasy holding all of your capital on short term deposits and you are happy to make use of other forms of investment so long as you understand how they work and the risks involved. (4) You would like to try and improve returns on your capital but only by taking measured risks .
Cautious to Moderate	(1) You have a low to medium tolerance for investment risk. (2) You would prefer there to be a low to moderate level of volatility in the vast majority of your assets and you accept that volatility is inevitable if you want to try and grow your capital in excess of inflation in the long term. (3) You are uneasy holding too much of your capital on short term deposits for long periods of time as you realise that using other forms of investment is essential to produce growth in excess of inflation in the long term. (4) You realise that you need to try and improve returns and that in order to do so there must be a balancing increase in the risk that you take.
Moderate	(1) You have a medium tolerance for investment risk. (2) You would prefer there to be a moderate level of volatility in the vast majority of your assets and you accept that volatility is necessary if you want to try and grow your capital in excess of inflation in the long term. (3) You would only use short term deposits for an emergency fund as you realise that it is necessary to put your capital to work using a wide range of investment types . (4) You welcome the opportunity to invest some of your capital in medium to high risk products in order to try and achieve a measure of out-performance in the long term.
Moderate to Speculative	(1) You have a medium to high tolerance for investment risk. (2) You are happy to accept a moderate level of volatility in your investment portfolio as you realise that volatility is to be welcomed if you want to try and grow your capital well in excess of inflation in the long term. (3) You would only use short term deposits for an emergency fund as you realise that it is essential to put your capital to work using a wide range of investment types including equities (ie stocks and shares). (4) You welcome the opportunity to invest around half of your capital in medium to high risk products in order to try and achieve a reasonable amount of out-performance in the long term.
Speculative	(1) You have a high tolerance for investment risk. (2) You are happy to accept volatility in your investment portfolio as you realise that volatility is important if you want to try and grow your capital substantially in excess of inflation in the long term. You accept that there will be a significant chance that some of your assets may fall substantially in value and take several years to recover their original value. (3) You would only use short term deposits for an emergency fund as you realise that it is essential to put your capital to work using a wide range of investment types but particularly a portfolio of equities (ie stocks and shares). (4) You welcome the opportunity to invest the majority of your capital in medium to high risk products in order to try and achieve a good amount of out-performance in the long term.
Speculative to Very Speculative	(1) You have a high to very high tolerance for investment risk. (2) You are happy to accept an above average level of volatility in your investment portfolio as you realise that a high level of volatility is essential if you want to try and grow your capital very substantially in excess of inflation in the long term. You accept that there will be a significant chance that your assets may fall substantially in value and take several years to recover their original value. (3) You would only use short term deposits for an emergency fund as you realise that it is essential to put your capital to work using a wide range of investment types but particularly a portfolio of global equities (ie stocks and shares). (4) You would only consider investing in high risk/high return products in order to try and achieve a high level of out-performance in the long term.
Very Speculative	(1) You have a very high tolerance for investment risk. (2) You are happy to accept a high level of volatility in your investment portfolio as you realise that a very high level of volatility is essential if you want to try and grow your capital very substantially in excess of inflation in the long term. You accept that there will be a significant chance that your assets may fall substantially in value and take several years to recover their original value. (3) You would only use short term deposits for an emergency fund preferring instead to put your capital to work using mainly a portfolio of global equities (ie stocks and shares). (4) Whilst you would only consider investing in high risk/high return products, you would prefer to invest a reasonable proportion of your capital in very high risk/very high return products in order to try and achieve substantial out-performance in the long term.
Ultra Speculative	(1) You have an extremely high tolerance for investment risk. (2) You require a very high level of volatility in your investment portfolio as you realise that a very high level of volatility is essential if you want to try and grow your capital very substantially in excess of inflation in the long term. You accept that there will be a significant chance that your assets may fall substantially in value and take several years to recover their original value and that some parts of your assets may never recover their original value. (3) You would avoid using short term deposits where possible preferring instead to put your capital to work using high risk/high return investment types . (4) Whilst you would only consider investing in high risk/high return products, you would prefer to invest the majority of your capital in very high risk/very high return products in order to try and obtain very substantial out-performance in the long term.