

Date of second meeting: _____

CONFIDENTIAL



CLIENT: _____

Date of first meeting: _____

TEL. No. _____

CELL.No. _____

BEST TIME TO CONTACT _____

EMAIL: _____

PLAN/POLICY NO. _____



[Click here to view our corporate keynote.](#)


Questions in between the lines.
This helps to close objections during the advising session.

Who makes the decisions at home? ==>

PERSONAL INFORMATION

NAME _____ DATE OF BIRTH _____ NATIONALITY _____

SPOUSE NAME _____ DATE OF BIRTH _____ NATIONALITY _____

CHILDREN'S NAMES AGES CURRENT UNIVERSITY PROVISION FUTURE UNIVERSITY NEED 

1. Is it important to have a private, quality education for your children?

2. Who's responsible for paying for your children's education?

3. What have you done so far to cover this expense? Is this a priority for you, to start planning for your children's education, or not?

Do you have a chance of getting promoted? ==>

How's the company's organizational chart? (for referrals)

EMPLOYMENT INFORMATION

JOB TITLE _____ EMPLOYER _____

PRIOR COMPANY _____ SINCE _____

SALARY DETAILS _____ BONUS _____

JOB TITLE (SPOUSE) _____ EMPLOYER _____

SALARY DETAILS _____ BONUS _____

OTHER INCOME For example, rentals, other businesses, dividends, etc.

When do you receive bonuses? How often?

Do you have a fixed or variable income? What is your NET monthly income? ==>

Write down most or ALL of your expenses ==>

OUTGOING / EXPENSES					
Supermarket	Electricity/Water	Car	Mortgage	Personal care	Family Support
Food	Tel/Cel/Int/TV	Insurance	Sport	Service	Other
School	Gasoline	Rent	Holidays	Loans	
TOTAL:			MONTHLY SURPLUS		
			Monthly surplus = income - expenses		

<== VERY IMPORTANT: Add up client's monthly expenditures.

CALCULATE: the monthly surplus (income - expenses) from the monthly surplus, UP TO 50% can go towards LONG TERM SAVINGS ==>

PROPERTIES			
Property Type	Mortgage	Term	Value

<== Write down most or ALL of their properties

Bank name and type of account (Debit, cheque, savings) ==>

CURRENT SAVINGS			
BANK	Short Term	Medium Term	Long Term
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
TOTAL	\$	\$	\$

www.kngadvisors.co.uk

^
Liquid cash - They should have between 3 and 6 months of their monthly expenses.

^
Medium term savings - E.g. Fixed interest over 30 days to 1 year. Savings for more expensive items or holiday.

^
Savings aimed at 4-5 years or longer. Investments, retirement plan, kids educational plans.

Find out what credit card they use and mention to them if they are accepted by the regular savings plans for automatic international monthly payments (Accepted cards are: VISA, MC, AMEX)

LOANS / DEBTS		
Credit cards		
Personal loans		

EXISTING WEALTH

- STOCKS CEMEX \$100,000 - Since ZOIS
- INVESTMENT FUNDS
- PENSION OR RETIREMENT PLAN AFORE \$500,00

EXISTING PROTECTION

What type of insurance do you have?

- LIFE INSURANCE
- SUM ASSURED
How much? _____
- MEDICAL EXPENSES
- FAMILY COVERAGE
- INTERNATIONAL
- LOCAL

Do you know another wealth adviser or insurance agent?

Find out if there are any other advisors who could be your competition.
An insurance agent isn't knowledgeable in investments/ international investments.

PRIORITIES

- RETIREMENT PLANNING
- INVESTMENTS
- LIFE INSURANCE
- BANK ACCOUNT \$/€/£
- EDUCATIONAL FEES PLANNING
- TRUSTS
- MEDICAL INSURANCE
- OTHER

INVESTMENT OBJECTIVES & RISK PROFILE

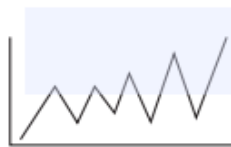
What is the Investment Priority:

- PRODUCE A REGULAR INCOME
- GROW THE CAPITAL OVER THE MEDIUM TERM (+5 YEARS)
- GROW THE CAPITAL OVER THE LONG TERM (+10 YEARS)

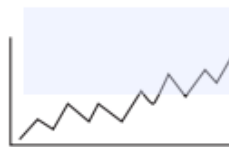
RISK QUESTIONNAIRE



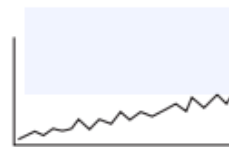
RISK LEVEL = VOLATILITY



5 YEARS



5 YEARS



ABC INVESTMENT STRATEGY



DYNAMIC
AGGRESSIVE

MODERATE
BALANCED

LOW
CONSERVATIVE

5	4	3	2	1
---	---	---	---	---

REFERRALS


	NAME	TEL No.	COMPANY	LOCATION
1.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
4.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
5.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
6.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
7.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
8.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

INDEPENDENCE, SECURITY & SERVICE




RETIREMENT / EDUCATION FUND CALCULATION

DESIRED MONTHLY INCOME


FUTURE MONTHLY INCOME 

FUTURE ANNUAL INCOME

INITIAL LUMP SUM 

AVERAGE MONTHLY SAVING

YEARS

 FINAL AMOUNT OBJECTIVE

REQUIREMENTS TO DESIGN "YOUR TAILORED INVESTMENT PLAN"

PROJECTIONS AMMOUNT

INCREASE SAVING

DECREASE SAVING

VOLUNTARY LUMP SUMS

SUSPEND TEMPORARILY

PARTIAL WITHDRAWALS

INTERNATIONAL LOCAL

TAX DEDUCTION TAX EFFICIENT GROWTH

TRUST

INVESTMENT PROFILE AUTOMATIC ABC

TERM:

INITIAL LUMP SUM:

CONTRIBUTION FREQUENCY

BACKDATE MONTHS Max 24 months

USD EUR GBP OTHER

CLIENT DECLARATION

I DECLARE THAT THIS IS A TRUE REFLECTION OF MY PERSONAL AND FINANCIAL CIRCUMSTANCES. BASED ON THIS INFORMATION, I AUTHORIZE MY ADVISOR TO SEARCH THE OPTIONS MOST RELEVANT TO MY PROFILE AND I AGREE WITH THE PRIVACY NOTICE ON THE WEBSITE.

DATE

www.kngadvisors.co.uk