

This Questionnaire forms the basis of our investigation into your Complaint about your Investment. Please ensure that you answer all questions accurately and provide as much information as possible. All questions, unless specified, refer to your position when you entered into the Investment. When answering 'yes' to any question, please provide any further information you feel is relevant. If you require more space to complete any of your answers, please use Section F.

Section A: Key Details

This section captures the key details required to be able to review your Complaint.

A1. Your full name

A2. Were you recommended/advised to take out the Investment? Yes No

A3. Have you made a Complaint about the sale of/advice to take out this Investment before? Yes No

A4. If so, have you referred this Complaint to the Financial Ombudsman Service? Yes No

A5. When did you become aware that you could make a Complaint about this Investment?

Section B: About Your Product

Please tell us some further information about the product you are complaining about.

B1. Financial Adviser Name (Company)

B2. Financial Adviser Name (Individual)

B3. Product Provider Name

B4. Policy Name/Type e.g. ISA

B5. Policy Number/Reference

B6. What was the original amount invested? £

B7. When did the Investment start (approximately)? DD/MM/YY

B8. What was your Investment timeframe? YEARS

B9. Is the policy still in force? Yes No
If 'no', when was it surrendered (approximately)? DD/MM/YY
If 'no', why was it surrendered?

B10. If you surrendered the Investment, what did you use the money for?

B11. Were any additional charges applied to your Investment (e.g. withdrawal charges)?

Section C: About Your Circumstances

Please advise us of your circumstances, as applicable, at the time of entering into the Investment.

C1. How much money did you have available to invest at the time? £

C2. Approximately, what proportion of your available funds were invested into this policy (e.g. 50%)? %

Section C: About Your Circumstances (Continued)

C3. What was the source of the funds you invested?

C4. Did you have any short-term needs for your capital at the time of entering into the Investment (e.g. imminent house purchase)?

C5. If you had not invested in this product, what would you have done with the funds?

C6. What were your financial circumstances at the time of entering into the Investment?

Stable Unstable Critical Unsure

If 'unstable', 'critical' or 'unsure' please elaborate here

C7. Did you have any savings at the time of entering into the Investment? Yes No

If 'yes', to what value? £

C8. Did you have any outstanding debt at the time of entering into the Investment? Yes No

If 'yes', please select which type(s) of debt and expand upon the value and how you were repaying this.

Mortgage Secured debt Unsecured debt Credit Card Debt Other

What was the value? £ How was the debt repaid?

C9. Would it have caused significant detriment to you if you were to make a loss on the Investment?

Yes No If 'yes', please provide further details

C10. Were you employed at the time of the Investment, and what was your occupation?

C11. What was your annual salary (pre-tax)? £

C12. At what age did you expect or intend to retire?

C13. Did you have a workplace pension and/or any other pension schemes? Yes No

C14. If the Investment was recommended pre-retirement, did the Financial Adviser discuss contributing to a pension scheme instead of the Investment? Yes No Cannot recall

C15. What was your marital status at the time the Investment was sold?

Married or Civil Partnership Cohabiting Single Other

C16. Did you have any dependants (e.g. children under 18) at the time of entering into the Investment?

Yes No If 'yes', how many?

C17. What was your attitude to risk?

- Risk-averse/Nil** – you did not accept any risk of lost funds
- Moderate/Medium** – you were happy with a product which could generate larger returns, with some risk that you would lose funds
- Cautious/Low** – you wanted a product with stable returns, and could accept a small amount of risk
- Adventurous/High** – you were happy with the risk of losing funds, but with the possibility of large returns

C18. Were you experienced with stock-market based financial products? Yes No

Section C: About Your Circumstances (Continued)

C19. What other Investment products did you have/have you had previously?

- Investment Fund
 Life Insurance Policy
 Investment Bond
 Endowment
 Shares
 Other
 None

C20. Did you require a regular income from your Investments? Yes No

C21. Please describe your health status at the time of the advice.

C22. Did your Adviser ask about your health status when entering into the Investment?

C23. Thinking about your personal circumstances, do you feel you had the capacity to make an informed decision about entering into the Investment? Yes No

If not, please describe why

Section D: About Your Investment Advice

D1. How did your decision to make an Investment come about?

D2. How was your Investment sold to you?

- Face-to-face meeting at home
 Phone
 Internet
 Face-to-face in branch
 Other

D3. Did you request the appointment at which the Investment was sold? Yes No

D4. Were you given time to reflect on your decision to enter into the Investment by the Adviser? Yes No

D5. What was your reason for making this Investment?

D6. What was your Investment objective?

- Growth
 Provide income
 Specific event (e.g. saving for retirement)
 Other

D7. Were you made aware of alternative Investment products, including those that may have had lower costs? Yes No Cannot recall

D8. Were you fully aware of all of the costs and charges associated with the Investment, including with the underlying fund? Yes No

D9. Did the Investment product operate in a manner in which you expected it to? Yes No

D10. Did you understand the risks of the Investment? Yes No

D11. Were the risks of the Investment clearly explained to you? Yes No Cannot recall

D12. Did the Financial Adviser explain that there was a risk you could get back less than you paid in? Yes No Cannot recall

D13. Did the Financial Adviser explain the risks associated with withdrawing from your Investment early, including any charges associated with doing so? Yes No Cannot recall

D14. Did you regularly make use of your PEP or ISA allowances each tax year? Yes No

Section E: About Your Complaint

In your own words, please explain why you are unhappy with the Investment and what, if any, direct losses or detriment you have suffered. This also includes your personal experience of entering into the Investment and interacting with your Adviser, and any further information you feel is relevant in relation to the questions above.

Section F: Additional Space

Question number	Your answer