



## INCOME PLANNING TOOL CLIENT ASSESSMENT

This document should be used to record your answers to the Risk Attitude Profiling Questionnaires. It allows your financial adviser to complete the online income planning tool at a later date.

### PERSONAL DETAILS

Client name

Date of birth

Sex Male  Female

### INCOME (GROSS) AND CHARGE REQUIREMENTS

Target Income  per year

The amount of income your client needs to enjoy a comfortable standard of living in retirement

Minimum Income  per year

The amount of income your client needs to enjoy a basic standard of living in retirement

AMC to be used in the projection of your clients

Pension fund

0.50%       0.75%       1.00%

1.25%       1.50%

### PROJECTION DATA

Fund value

The value of pension fund your client will have available for income drawdown after tax free cash has been taken

**Short term forecast** – The short-term forecast looks at the retirement income your clients Income Release plan might be able to secure after either 1, 2 or 3 years (enter number of years)

**Long term forecast** – The long-term forecast looks at the retirement income your clients Income Release plan might be able to secure after a number of years (enter number of years between 4 – 20)

### QUESTIONS

Within the Income Planning Tool there are two separate questionnaires to assess both your client's capacity for loss and attitude to risk.

## CAPACITY FOR LOSS QUESTIONNAIRE

Have you already assessed your client's capacity for loss? Yes  No

If Yes, please summarise your client's capacity for loss below:

If No, would you like to complete our capacity for loss questionnaire? Yes  No

If Yes, then for each of the six statements, select the response that most closely matches your client's current circumstances

**I intend to keep my pension fund invested for at least the next three years**

Strongly agree    Agree    No strong opinion  
 Disagree    Strongly disagree

**My income from sources other than this fund (work, other pensions, etc.) covers most or all of my spending needs**

Strongly agree    Agree    No strong opinion  
 Disagree    Strongly disagree

**My assets (investments, properties, home equity) are substantial in comparison to my spending needs**

Strongly agree    Agree    No strong opinion  
 Disagree    Strongly disagree

**I am able and willing to work in coming years to help meet my spending needs**

Strongly agree    Agree    No strong opinion  
 Disagree    Strongly disagree

**My spouse (or other family member) is able and willing to support me financially if circumstances require**

Strongly agree    Agree    No strong opinion  
 Disagree    Strongly disagree

**It would be relatively easy to reduce my spending if circumstances require**

Strongly agree    Agree    No strong opinion  
 Disagree    Strongly disagree

If you have other details relating to your client's capacity for loss, please provide

## ATTITUDE TO RISK QUESTIONNAIRE

Have you previously assessed your client's attitude to risk using either this Income Planning Tool or Distribution Technology's Dynamic Planner? Yes  No

If Yes which of these tools did you use?

Royal London  
 Distribution Technology

What was the risk rating?

**Royal London**

Risk averse  
 Risk 1    Risk 2    Risk 3  
 Risk 4    Risk 5    Risk 6

**Distribution Technology**

Distribution Technology Risk Profile 1  
 Distribution Technology Risk Profile 2  
 Distribution Technology Risk Profile 3  
 Distribution Technology Risk Profile 4  
 Distribution Technology Risk Profile 5  
 Distribution Technology Risk Profile 6  
 Distribution Technology Risk Profile 7  
 Distribution Technology Risk Profile 8  
 Distribution Technology Risk Profile 9  
 Distribution Technology Risk Profile 10

**If you have further details relating to your client's attitude to risk please state**

**If No, would you like to complete our attitude to risk questionnaire?** Yes  No

If Yes, for each of the twelve statements below select the response that most closely matches your client's current circumstances

**I feel comfortable about investing in the stockmarket**

Strongly agree  Agree  No strong opinion  
 Disagree  Strongly disagree

**I generally look for safer investments, even if that means lower returns**

Strongly agree  Agree  No strong opinion  
 Disagree  Strongly disagree

**Usually it takes me a long time to make up my mind on investment decisions**

Strongly agree  Agree  No strong opinion  
 Disagree  Strongly disagree

**A stable income is more important to me than high returns**

Strongly agree  Agree  No strong opinion  
 Disagree  Strongly disagree

**I find investment matters easy to understand**

Strongly agree  Agree  No strong opinion  
 Disagree  Strongly disagree

**I've little experience of investing in stocks and shares**

Strongly agree  Agree  No strong opinion  
 Disagree  Strongly disagree

**I tend to worry if my investments go down in value**

Strongly agree  Agree  No strong opinion  
 Disagree  Strongly disagree

**I generally look for higher return investments, even if that means a chance of a loss**

Strongly agree  Agree  No strong opinion  
 Disagree  Strongly disagree

**I'm concerned by the volatility of stockmarket investments**

Strongly agree  Agree  No strong opinion  
 Disagree  Strongly disagree

**I associate the word "risk" with the idea of "loss"**

Strongly agree  Agree  No strong opinion  
 Disagree  Strongly disagree

**I'm often anxious about the investment decisions I've made**

Strongly agree  Agree  No strong opinion  
 Disagree  Strongly disagree

**I'm interested in investment matters**

Strongly agree  Agree  No strong opinion  
 Disagree  Strongly disagree

**If you have other details relating to your client's attitude to risk please state**

**Signed**

**Date**

D	D	M	M	Y	Y	Y	Y
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## **FURTHER INFORMATION**

Further information on the underlying methodology used in the risk questionnaires is available in the leaflet **Income Planning Tool-Risk Profiling Questionnaire Factsheet**. Details are also available at [royallondon.com/pensioninvestments](http://royallondon.com/pensioninvestments)

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