

Prism Financial Advice Limited – Capacity for Loss Questionnaire

Client Details

Client (1) Name:	(A)	Company Name:	Prism Financial Advice Limited
Client (2) Name:	(B)	Adviser Name:	
Client Address:			

Capacity for Loss Questionnaire

Completion Note: As an individual you should complete the column that relates to you only. If as a couple you share income and/or expenditure you should complete the questions in the 'Joint' column and disregard questions in your individual section.

For each question, circle the score that is the closest match to your situation/view i.e. Maybe = (2). Total the scores in each column to give an indicative assessment of your capacity for loss.

Assessment / Question	Client 1	Client 2	Joint
1. If you are still in employment and receiving a regular salary/income, how long do you think you will continue to work before you retire?	<ul style="list-style-type: none"> • N /A = 0 • 1-2 Years-1 • 2-3 Years-2 • 3-4 Years-3 • 4-5 Years-4 • 5 Years +5 	<ul style="list-style-type: none"> • N /A = 0 • 1-2 Years-1 • 2-3 Years-2 • 3-4 Years-3 • 4-5 Years-4 • 5 Years +5 	<ul style="list-style-type: none"> • N /A = 0 • 1-2 Years-1 • 2-3 Years-2 • 3-4 Years-3 • 4-5 Years-4 • 5 Years +5
2. What % of your monthly committed and discretionary spending is covered by your current monthly income?	<ul style="list-style-type: none"> • 100%-5 • 80%-100%-4 • 60%-80%-3 • 40%-60%-2 • 20%-40%-1 • 0%-20%-0 	<ul style="list-style-type: none"> • 100%-5 • 80%-100%-4 • 60%-80%-3 • 40%-60%-2 • 20%-40%-1 • 0%-20%-0 	<ul style="list-style-type: none"> • 100%-5 • 80%-100%-4 • 60%-80%-3 • 40%-60%-2 • 20%-40%-1 • 0%-20%-0
3. Do you think that your monthly income (excluding investment income) will be sufficient to support your spending for the foreseeable future?	<ul style="list-style-type: none"> • Definitely-5 • Very Likely-4 • Probably-3 • Maybe-2 • Unlikely-1 • No-0 	<ul style="list-style-type: none"> • Definitely-5 • Very Likely-4 • Probably-3 • Maybe-2 • Unlikely-1 • No-0 	<ul style="list-style-type: none"> • Definitely-5 • Very Likely-4 • Probably-3 • Maybe-2 • Unlikely-1 • No-0
4. What is the value of your deposit based, easy access savings that could be used to supplement your monthly income should it be required?	<ul style="list-style-type: none"> • £0-10K-0 • £10K-£20K-1 • £20K-£40K-2 • £40K-£60K-3 • £60K-£80K-4 • Over £80K-5 	<ul style="list-style-type: none"> • £0-10K-0 • £10K-£20K-1 • £20K-£40K-2 • £40K-£60K-3 • £60K-£80K-4 • Over £80K-5 	<ul style="list-style-type: none"> • £0-10K-0 • £10K-£20K-1 • £20K-£40K-2 • £40K-£60K-3 • £60K-£80K-4 • Over £80K-5
5. If you need, or expect to need, investment income to supplement your other sources of income, when would you anticipate having to do so?	<ul style="list-style-type: none"> • Using Now-0 • 1-2 Years-1 • 2-3 Years-2 • 3-4 Years-3 • 4-5 Years-4 • No Need-5 	<ul style="list-style-type: none"> • Using Now-0 • 1-2 Years-1 • 2-3 Years-2 • 3-4 Years-3 • 4-5 Years-4 • No Need-5 	<ul style="list-style-type: none"> • Using Now-0 • 1-2 Years-1 • 2-3 Years-2 • 3-4 Years-3 • 4-5 Years-4 • No Need-5
6. If you anticipate being in receipt of capital sums in the next 5 years i.e. an inheritance, proceeds of a sale, gift etc, what will be the approximate value?	<ul style="list-style-type: none"> • N/A-0 • £1K-£20K-1 • £20K-£30K-2 • £30K-£40K-3 • £40K-£50K-4 • Over £50K-5 	<ul style="list-style-type: none"> • N/A-0 • £1K-£20K-1 • £20K-£30K-2 • £30K-£40K-3 • £40K-£50K-4 • Over £50K-5 	<ul style="list-style-type: none"> • N/A-0 • £1K-£20K-1 • £20K-£30K-2 • £30K-£40K-3 • £40K-£50K-4 • Over £50K-5
7. How would a fall of 10% in the value of your investment portfolio affect your <u>day to day</u> standard of living?	<ul style="list-style-type: none"> • Greatly-1 • Significantly-2 • Moderately-3 • Marginally-4 • No Effect-5 	<ul style="list-style-type: none"> • Greatly-1 • Significantly-2 • Moderately-3 • Marginally-4 • No Effect-5 	<ul style="list-style-type: none"> • Greatly-1 • Significantly-2 • Moderately-3 • Marginally-4 • No Effect-5
8. Approximately what % of your monthly expenditure is a committed expense i.e. mortgage, loans, council tax, utilities etc?	<ul style="list-style-type: none"> • 0%-20%-5 • 20%-40%-4 • 40%-60%-3 • 60%-80%-2 • 80%-100%-1 	<ul style="list-style-type: none"> • 0%-20%-5 • 20%-40%-4 • 40%-60%-3 • 60%-80%-2 • 80%-100%-1 	<ul style="list-style-type: none"> • 0%-20%-5 • 20%-40%-4 • 40%-60%-3 • 60%-80%-2 • 80%-100%-1
9. If you needed to realise some emergency funds, would your only option be to take them from your investment portfolio?	<ul style="list-style-type: none"> • Definitely-0 • Very Likely-1 • Probably-2 • Maybe-3 • Unlikely-4 • No-5 	<ul style="list-style-type: none"> • Definitely-0 • Very Likely-1 • Probably-2 • Maybe-3 • Unlikely-4 • No-5 	<ul style="list-style-type: none"> • Definitely-0 • Very Likely-1 • Probably-2 • Maybe-3 • Unlikely-4 • No-5

Notes	Total Score: ▶ ()	Total Score: ▶ ()	Total Score: ▶ ()
	<ul style="list-style-type: none"> • 0-10 Low √□ • 11-19 Low/Moderate √□ • 20-28 Moderate √□ • 29-37 Moderate/High √□ • 38-45 High √□ 	<ul style="list-style-type: none"> • 0-10 Low √□ • 11-19 Low/Moderate √□ • 20-28 Moderate √□ • 29-37 Moderate/High √□ • 38-45 High √□ 	<ul style="list-style-type: none"> • 0-10 Low √□ • 11-19 Low/Moderate √□ • 20-28 Moderate √□ • 29-37 Moderate/High √□ • 38-45 High √□

Signatures

Client (1) Signature:	(A)	Adviser Name:	
Client (2) Signature:	(B)	Date:	