

DOCUMENT HANDOVER

Protection

Adviser:

Client 1:

Date:

Client 2:

Salesforce Checklist

Please confirm that you have completed the following sections in Salesforce as this ensures the CFR is complete

Meeting date noted under "Activity" section

Details section fully complete

Relationships - ensure spouse and children included - spouse should appear under 'Related Accounts'

Financials Section fully complete

Income & Expenditure

Advice - Advice Record created for this particular advice

Disclosure - updated if applicable

Advice Record completion - click into Advice record and complete everything under 'Client Needs' (all questions answered)*

*This will also be where your meeting notes with the client will be recorded

Servicing agreement in place (regularity of reviews):

Protection

Recommendations

Level Term	Decreasing Term Assurance
Whole of Life	Family Income Benefit
Income Protection	Accident, Sickness and Unemployment
Mortgage Protection	Critical Illness
Relevant Life	Business Protection (Shareholder/Keyman etc.)
Other	

Premiums

Guaranteed	Reviewable
Indexation	Waiver of Premium

Please ensure that the level of cover the client needs has been calculated/justified and an illustration for that amount is on file. A positive recommendation for this level of cover will need to be made, even if the client declines this. This is one of the main feedback points raised by BA.

Does the client have any existing Protection in place*? If so, what consideration has been given to increasing this or complementing this existing cover?

* If client is replacing existing cover please ensure this isn't cancelled until new plan is on risk. If replacing Critical Illness cover please note any loss of cover due to changes in conditions covered.

Ownership

Please provide details of ownership and lives/life assured. Including reason for that structure. Eg. 2 single-life policy rather than joint life cover.

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Is a Trust being recommended? If so, please provide detail of Trustees/Beneficiaries and why the Trust is being recommended.

Details of recommendation, including sum assured. How will the recommendation meet the client's needs? If the cheapest cover has not been recommended, please document why. Also document why other alternative options have been discounted.

Has the client set a budget for any premiums? Are the recommended premiums affordable now and are they likely to be affordable in the foreseeable future? Does the term run past the clients selected retirement age? If so, can the client comfortably pay these in retirement or what are the plans?

If there is a shortfall in cover. (eg. Client has declined your initial recommendation), please detail the client's thoughts/reasoning and confirm they are aware of any shortfall in cover and potential consequences.

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Protection Checklist

Please ensure that the illustration and advice set have been created and the following documents are attached:

ID & V completed and on file

Comparison Tables - pulled through from Solution Builder

Individual Illustration - pulled through from Solution Builder

Application Form



Protection

Disclaimer

On receipt of the Business Assurance approval memo for the above mentioned case, i understand that I will be invoiced as per the fees menu or as agreed in writing where relevant.

If the case does not proceed to Business Assurance for approval because we cannot recommend the client transfers any/all of their plans, I understand and agree that I will be invoiced for NPW fees as outlined in the Services and Fees menu.

I also understand that if the CFR has not been adequately completed that Wiltshire Paraplanning may charge up to £100 to cover any additional admin time to complete this for you.

Type Partner Name

Date