



Estate planning questionnaire

This is a guide to identifying the **current valuations** required for estate planning. It remains the individual independent financial adviser's responsibility to ensure that all relevant information regarding their clients' circumstances and potential inheritance tax liability is collected.

	You	Your partner
Title (Mr, Mrs, Miss, other)	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Forename(s)	<input type="text"/>	<input type="text"/>
Sex	Male <input type="checkbox"/> Female <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/>
Date of birth (day, month, year)	<input type="text"/>	<input type="text"/>
Address	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	Postcode	Postcode
Telephone number	<input type="text"/>	<input type="text"/>
Mobile number	<input type="text"/>	<input type="text"/>
E-mail address	<input type="text"/>	<input type="text"/>
Relationship	<input type="text"/>	

1. Property

	You	Your partner	Joint
Family home	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Mortgage	-£ <input type="text"/>	-£ <input type="text"/>	-£ <input type="text"/>
Holiday home(s)	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Country*	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mortgage(s)	-£ <input type="text"/>	-£ <input type="text"/>	-£ <input type="text"/>
Investment property	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Loans and financing	-£ <input type="text"/>	-£ <input type="text"/>	-£ <input type="text"/>
Total	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

*Tax regimes vary by jurisdiction. Please refer to the relevant tax legislation.

2. Personal assets

Household contents and other valuables	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Cars, personalised number plates, caravans, boats	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Total	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

3. Investments

	You	Your partner	Joint
TOISA / Cash ISAs	£	£	
Bank or building society account (1)	£	£	£
Bank or building society account (2)	£	£	£
Bank or building society account (3)	£	£	£
National savings and investments	£	£	£
PEPs & ISAs	£	£	
Quoted equities & gilts	£	£	£
Venture capital trusts	£	£	£
Investment trusts & unit trusts	£	£	£
Investment bonds & guaranteed income bonds	£	£	£
Life assurance policies (sum assured – not in trust)	£	£	£
Other investments (e.g. film partnerships)	£	£	£
Death in service benefit (including return of pension funds)	£	£	
Total	£	£	£

4. Business assets

Business property	£	£	£
Enterprise investment schemes	£	£	£
AIM shares	£	£	£
Business property relief	-£	-£	-£
Agricultural property, land and standing timber	£	£	£
Agricultural property relief	-£	-£	-£
Total	£	£	£

5. Interests in trusts

Value of trust fund*	£	£
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6. Other liabilities

Credit cards	£	£	
Others (e.g. loans)	£	£	£
Total	£	£	£

*Beneficiaries of absolute trusts or life tenants under interest in possession trusts dated before 22/03/06 only – enter proportion of trust fund that represents income rights.

Notes

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Estate planning solutions

Domicile

a. Have you always lived in the UK?
If 'No', please give details on page 5 of your country of birth, your family history and where you have lived during your life.

You
Yes No

Your partner
Yes No

Assets

a. If your home is not in joint ownership, are you tenants in common?

Yes No

Yes No

If 'Yes', please give the percentages and details on page 5.

b. If you have a mortgage, is this insured? If 'Yes', please give details on page 5.

Yes No

Yes No

c. Have you received an inheritance within the last 2 years? If 'Yes', please give details on page 5.

Yes No

Yes No

Future expectations

a. Do you expect to receive any inheritances in the future? If 'Yes', please give details on page 5.

Yes No

Yes No

b. Do you expect to receive any tax-free cash from pension arrangements in the future? If 'Yes', please give details on page 5.

Yes No

Yes No

c. Do you expect to receive a lump sum in the future (e.g. from the sale of a business, a maturing policy etc)? If 'Yes', please give details on page 5 including the anticipated time scale.

Yes No

Yes No

d. Do you anticipate making any major expenditure on any venture in the future? If 'Yes', please give details on page 5 including the anticipated time scale.

Yes No

Yes No

e. Do you anticipate the need to release future equity from your home (e.g. home income plans)? If 'Yes', please give details on page 5 including the anticipated time scale.

Yes No

Yes No

f. Do you anticipate needing to fund care home fees in future? If 'Yes', please give details on page 5 including the anticipated time scale.

Yes No

Yes No

Business assets

a. Has your business been owned for more than 2 years?

Yes No

Yes No

b. Are there any assets of the business not solely used for the purpose of trade?

Yes No

Yes No

If 'Yes', give the current estimated value of those assets.

£

£

c. Do you own any property or plant used exclusively by a business?

Yes No

Yes No

If 'Yes', give the current estimated value of those assets.

£

£

d. Do you have a controlling shareholding in a quoted company?

Yes No

Yes No

If 'Yes', give the current estimated value of those assets.

£

£

e. Do you have any key man or business assurance?

Yes No

Yes No

If 'Yes', would this impact on your personal estate?

Yes No

Yes No

If 'Yes', please give details of the amount which would come into your estate.

£

£

f. Do you expect to sell your business assets at any time in the future? If 'Yes', please give details on page 5 – including the estimated proceeds net of tax.

Yes No

Yes No

g. If you own any agricultural property, have you owned it outright for 2 years, do you have a right to vacant possession within 12 months or is the property let on a tenancy beginning on or after 1st September 1995?

Yes No

Yes No

Trusts

You

Your partner

a. Do you have rights or expectations under an existing trust, either as a recipient of income or rights to the capital in future? If 'Yes', please give details below.

Yes No

Yes No

Gifts

a. In any of the last 7 years, have you made any gifts in excess of the £3,000 annual exemption? If 'Yes', please give details below.

Yes No

Yes No

b. Have you made any gifts into a discretionary trust during the past 14 years? If 'Yes', please give details below.

Yes No

Yes No

Planning

a. Have you made any estate planning provisions (i.e. through trusts), insurance policies and wills? If 'Yes', please give details below.

Yes No

Yes No

b. What total income do you need/wish to maintain for your retirement?

£

£

c. If you could be assured that an income stream would be maintained, would you be prepared to consider making gifts to mitigate IHT?

Yes No

Yes No

Capital gains

a. Will you be utilising your capital gains exemption this year? If 'Yes', please give details below.

Yes No

Yes No

Further information

For example gifts and exemptions made during the last 7 years.

If required continue on additional page.

Will(s)

Please give details of the provisions of **each** of your will(s), including: where each will is located, any codicils, who will benefit from your estate(s) and if any inheritance tax nil rate band planning has taken place.

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Beneficiaries

Please give full details of **any** intended beneficiaries, their age and your relationship to them.

Name	<input type="text"/>	<input type="text"/>
Age	<input type="text"/>	<input type="text"/>
Relationship	<input type="text"/>	<input type="text"/>
Name	<input type="text"/>	<input type="text"/>
Age	<input type="text"/>	<input type="text"/>
Relationship	<input type="text"/>	<input type="text"/>

Executors

Please give full details of the executor(s) of **any** will(s).

Name	<input type="text"/>	<input type="text"/>
Address	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	Postcode	Postcode
Telephone number	<input type="text"/>	<input type="text"/>
Mobile number	<input type="text"/>	<input type="text"/>
E-mail address	<input type="text"/>	<input type="text"/>

Inheritance tax calculator

	You	Your partner
Title (<i>Mr, Mrs, Miss, other</i>)	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Forename(s)	<input type="text"/>	<input type="text"/>

This calculator does not include gifts made within the last 7 years or the effect on your inheritance tax liability. If you are married, enter the total value of all joint assets. The inheritance tax payable assumes that the ownership of the joint assets will pass to the surviving spouse.

Current assets

Property total	<input type="text" value="£"/>	page 2, section 1
Personal assets total	<input type="text" value="£"/>	page 2, section 2
Investments total	<input type="text" value="£"/>	page 3, section 3
Business assets total	<input type="text" value="£"/>	page 3, section 4
Interests in trusts	<input type="text" value="£"/>	page 3, section 5
	+	
Sub total	<input type="text" value="£"/>	

Liabilities and charitable gifts

Other liabilities	<input type="text" value="£"/>	page 3, section 6
Charitable gifts on death	<input type="text" value="£"/>	
	-	
Value of your estate	<input type="text" value="£"/>	

N.B.

To calculate your potential inheritance tax liability, deduct the nil rate band from the value of your estate and multiply by 40%.

Value of your estate	<input type="text" value="£"/>
Nil rate band 1st death	<input type="text" value="£"/>
	-
Sub total	<input type="text" value="£"/>
Nil rate band 2nd death	<input type="text" value="£"/>
	-
	<input type="text" value="£"/>
	X
	0.4
	£
	This is your potential inheritance tax liability, unless you take action to reduce it*
Date (<i>day, month, year</i>)	<input type="text"/>

* This figure is only intended as a guide to your potential inheritance tax liability and is subject to further in depth analysis.

Notes

Trustees

Please give full details of **any** intended trustees.

Name	<input type="text"/>	<input type="text"/>
Address	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	Postcode <input type="text"/>	Postcode <input type="text"/>
Telephone number	<input type="text"/>	<input type="text"/>
Mobile number	<input type="text"/>	<input type="text"/>
E-mail address	<input type="text"/>	<input type="text"/>

Other relevant information

Please give details of any other relevant information, as regards your estate, your will(s), financial planning objectives or future intentions.

Signed	<input type="text"/>	<input type="text"/>
Dated	<input type="text"/>	<input type="text"/>

BRADLEY STUART

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