



Greg Vaughan Financial Services

Telephone: 07788630037 Fax: 0151 236 5501
Email: greg@greg-vaughan.co.uk
Web: www.greg-vaughan.co.uk

127 Imperial Court
Exchange Street East
Liverpool L2 3AB

WITH PROFITS BOND QUESTIONNAIRE

Thanks for downloading my questionnaire and showing an interest in my service. I have tried hard to make this as simple and straightforward as possible to complete. However, please do not hesitate to contact me should you have any questions at all.

On the next few pages, I would like you to provide some details about yourself and your With Profits Bond.

This will help me to analyse your case and decide whether or not there are sufficient grounds to challenge the advice you received to commence the policy.

Please try to fill in all the boxes if you can. Also, it would be most helpful if you could write as clearly as possible. If you need extra space when answering a question, please use Section 7.

All the information you give is treated in the strictest confidence and will only be used to further your case. I never pass on any information to third parties or use it to try to sell you products or services. I am only interested in helping you recover financial losses - I'm not engaged in any other business.

Once you have completed this questionnaire, please send it to me at the following address:

**Greg Vaughan Financial Services
127 Imperial Court
Exchange Street East
Liverpool
L2 3AB**

A final note: if you have anti-virus software or an automatic "junk" mail facility on your PC then please ensure it is set to accept emails from me. I correspond as much as possible by email to quicken the process and will acknowledge safe receipt of this questionnaire by this method.

Charging Plan (please retain this page for your records)

This is a guaranteed "no win, no fee" service.

If, after analysing this completed questionnaire, I do not consider there is a decent chance of success, I will tell you so and make no charge for this analysis service.

If I take your case on and win redress for you, my fee will be payable. It will be 20% + VAT of the value of the compensation. For example, if I succeed in having a Market Value Reduction (MVR) removed then the fee will be based on the amount of the MVR. Or, if I obtain a refund of premiums plus interest, the fee will be based on the difference between this amount and the surrender value of the bond.

If I do not win compensation, there will be absolutely no charge.

Confidential Questionnaire

1. Personal Details

Your name: _____

Your address: _____

Post code: _____

Your date of birth (dd/mm/yyyy): _____

Your National Insurance Number: _____ (leave blank if not known)
(This often helps your bond's vendor to trace the original sale records)

If your bond is in joint names:

Second bond holder's name: _____

Second bond holder's National Insurance Number: _____ (leave blank if not known)

Your email address: _____
(I correspond by email as much as possible to save you time and money. Please print clearly)

Contact phone no.: _____ (include area dialling code)

Where did you find out about me? _____

If from an existing client, please quote their name and client reference:

2. About your With Profits Bond

Write your bond policy number and commencement date here:
(try to make sure you do not confuse it with any other policy number)

Bond policy number: _____

Commencement date: _____

Please make sure you answer the questions in the rest of this section as accurately as possible to ensure I don't needlessly write to the wrong firm.

Who sold the bond:

- A salesman from an insurance company/bank/building society:

- A salesman from a firm of independent brokers:

What was the name of the firm that sold the bond: _____

What is the firm's address: _____

Is the firm still trading: Yes: No: Don't know:

Which insurance company is your bond with:
(if different to the firm that sold it)

3. More about your With Profits Bond

How much did you invest in the bond: £ _____

Please tell me the current value if you know it: £ _____

Will you face a Market Value Reduction if you surrender: Yes: No: Don't know:

4. About the advice you received

Your answers to the following questions will guide me when analysing the advice you received

Question Number	Question	Yes	No
1.	Did the financial adviser establish your attitude to taking risks with your capital?		
2.	Did the financial adviser establish if you were a sophisticated investor with a detailed knowledge of investment products who would understand the risks of the bond?		
3.	Did the financial adviser ask you if any degree of risk would be acceptable with your capital?		
4.	Did the financial adviser explain how the bond worked in a way you fully understood?		
5.	Were you informed the bond would invest mainly in the stock market?		
6.	Were you told the bond was very similar to a Building Society deposit account but would pay out more and grow your capital?		
7.	Were you told that a Market Value Reduction could be applied when you cashed in the bond, greatly reducing its value?		
8.	Were any other "low" risk investments offered to you (for example, National Savings products)?		
9.	Had you already retired at the time of sale? (Tick "Yes" even if just one bond holder had retired)		
10.	Did you have any serious health concerns at the time of sale? (Tick "Yes" even if just one bond holder had such concerns)		
11.	Did you tell the adviser you might need some or all of your capital back at short notice?		
12.	If you are taking regular, fixed withdrawals from your bond, were you told your original investment was at risk of reducing if the bond was to keep paying out these fixed withdrawals?		
13.	Was the bond intended to provide an important proportion of your income?		
14.	If "Yes" to question 13, were you warned that the income from the bond could fall or stop if bonus rates fell?		
15.	Did you receive a high "headline grabbing" first year bonus rate on your bond?		

5. Additional information about the sale

If you were aware at the point of sale that you might need some or all of your capital back at short notice (i.e. due to ill health) then please give the reasons you felt this might be the case.

6. Previous complaints

Have you ever made a complaint about the sale: Yes: No:

If 'Yes' do you have copies of your original complaint letter and the firm's final decision letter: Yes: No:

If 'Yes' to both questions, please copy this correspondence and send it with this completed questionnaire.

7. Please use this space for any other comments you would like to make: