



Greg Vaughan Financial Services

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ENDOWMENT 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 endowment policy.

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
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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)

I offer 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 do accept your case, I will only charge a fee if I win compensation or a refund of your premiums plus interest. The fee is a fully inclusive 22.5% plus VAT of the value of the redress/compensation.

If I do not win your case, there will be absolutely no charge at all.

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 endowment vendor to trace the original sale records)

If your endowment policy is in joint names:

Second life assured's name: _____

Date of birth (dd/mm/yyyy): _____

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/or client reference:

2. About your endowment policy/policies

Write all your endowment policy numbers, with commencement dates, here:
(identify if held with different life insurance companies)

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 policy:

- 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 policy: _____

What is the firm's address: _____

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

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

3. About your mortgage at the time the endowment was sold

How much was your loan at the time the endowment was sold: £ _____

Over what term was it: _____ years

Which lender was your mortgage with at this time: _____

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 explain there was a risk that an endowment policy might not provide a large enough maturity value to fully repay the mortgage loan?		
2.	Were you given a cost comparison of an endowment mortgage compared to a repayment mortgage?		
3.	In your opinion, did the financial adviser gather sufficient information about you, your personal circumstances, and your plans and priorities before recommending the endowment mortgage?		
4.	Did the financial adviser establish your attitude towards taking risks with the repayment of your mortgage?		
5.	Did the financial adviser inform you that the endowment policy would invest in the stock market?		
6.	Were you promised that there would be a surplus lump sum after your mortgage was paid off?		
7.	Did you have any dependants at the time of sale (i.e. wife, partner, children)?		
8.	Was the endowment term set-up to run past your intended retirement date?		
9.	Was your endowment policy sold more than 1 year before you actually had a mortgage?		
10.	Did your financial adviser recommend that you stop paying into an existing endowment policy?		

5. About your mortgage now

Have you changed lender since taking out the endowment mortgage? If so, please give details here: _____

Have you changed the amount borrowed: Yes: No:

If 'Yes', please give details

5. About your mortgage now (continued)

Do you still have an endowment mortgage: Yes: No:

If 'No' when did you change to a different repayment method: _____

If 'No' again, what method do you have now?
(i.e. capital & repayment, pension linked, ISA etc): _____

If 'No' again, why did you change to a different repayment method: _____

6. Previous complaints

Have you made a complaint already: Yes: No:

If 'Yes' do you have copies of your original complaint
letter and the endowment 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