



# Greg Vaughan Financial Services

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## FSAVC 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 FSAVC pension plan.

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 6.

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.

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## Charging Plan (please retain this page for your records)

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 22.5% plus VAT of the value of the redress/compensation or refund of premiums plus interest.

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 FSAVC policy vendor to trace the original sale records)

Your occupation at the time of sale: \_\_\_\_\_

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 FSAVC pension plan

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

Policy number: \_\_\_\_\_

Commencement date: \_\_\_\_\_

Please make sure you answer the questions in the rest of this section as accurately as possible

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 FSAVC policy with:  
(if different to the firm that sold it)

\_\_\_\_\_

## 3. 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.

## 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.	At the time of sale, did the financial adviser tell you that your company scheme would also let you pay in additional voluntary contributions (AVCs)?		
2.	Did the financial adviser discuss the differences between FSAVCs and AVCs?		
3.	Did the financial adviser recommend that you approach the administrator of your company scheme to get more information about AVCs before you made a decision to pay FSAVCs?		
4.	Did the adviser discuss the differences in charges between an FSAVC and in-house AVC?		
5.	Did the adviser discuss the differences in the choice of investment funds under an FSAVC and in-house AVC?		
6.	Did the adviser mention purchasing "added years" through the in-house AVC scheme?		
7.	Did the financial adviser compare illustrations for the FSAVC and AVC to see which would provide the higher pension?		
8.	Were you funding specifically for early retirement with your FSAVC? If 'no' then please go straight to question 13.		
9.	If 'yes' to question 8, did the financial adviser check if you could take your company scheme pension at this earlier date?		
10.	If 'yes' to question 8 again, did the financial adviser check you would be able to afford to retire at this earlier date?		
11.	If 'yes' to question 8 again, did the financial adviser give you an illustration of the possible pension you would receive at this earlier retirement date?		
12.	If 'yes' to question 8 again, were you encouraged to use an FSAVC rather than an in-house AVC as it would keep early retirement funding private?		
13.	At outset, were you paying more than £2,400 per year in premiums?		
14.	Have you paid AVCs into your company pension scheme as well as paying FSAVCs?		

## 5. Additional information about your employment and FSAVC policy

Name of employer at the time your FSAVC was sold: \_\_\_\_\_

Date this employment started (approximately): \_\_\_\_\_

Normal retirement age of that employment: \_\_\_\_\_

Are you still employed by this employer: Yes:  No:

If 'No' when did you leave: \_\_\_\_\_

If 'No' again, who is your current employer: \_\_\_\_\_

Do you still contribute to your FSAVC: Yes:  No:

If 'No' when did you stop: \_\_\_\_\_

If 'No' again, why did you stop: \_\_\_\_\_

If you have paid company AVCs as well please tell me the approximate date you started to make these contributions: \_\_\_\_\_

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