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PERSONAL PENSION MORTGAGE 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 pension mortgage.

This will help me to analyse your case and decide whether or not there are sufficient grounds to challenge the advice you received to take-out a pension-linked mortgage.

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 8.

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 for you. The fee is 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 personal pension vendor to trace the original sale records)

If your mortgage is in joint names:

Second mortgage holder's name: _____

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 personal pension policy/policies

Write the policy numbers, with commencement dates, of all personal pensions that are or have been linked to your mortgage (identify if held with different insurers):

Policy number(s): _____

Commencement date(s): _____

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 personal pension with:
(if different to the firm that sold it)

3. About your mortgage at the point of sale

How much was your loan at the time the personal pension 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 a personal pension might not provide a large enough tax free lump sum to fully repay the mortgage loan?		
2.	Were you given a cost comparison of a personal pension mortgage compared to a repayment mortgage?		
3.	Did the financial adviser discuss in depth how a personal pension mortgage works in a way that you fully understood?		
4.	In your opinion, did the financial adviser gather sufficient information about you, your personal circumstances, and your plans and priorities before recommending the personal pension mortgage?		
5.	Did the financial adviser establish your attitude towards taking risks with the repayment of your mortgage?		
6.	Did the financial adviser establish if you were a sophisticated investor with a detailed knowledge of investment products who would understand the risks of linking a personal pension policy to a mortgage?		
7.	Did the financial adviser inform you that the personal pension policy would likely invest in the stock market?		
8.	At the point of sale, was the mortgage term set to run to the same date that you planned to retire?		
9.	Does your personal pension plan have Waiver of Contribution benefit (i.e. if you fall ill and cannot work the personal pension provider will pay your premiums for you)?		
10.	Did the financial adviser recommend that you stop paying into an existing policy that was linked to your mortgage?		

5. About your mortgage now

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

Have you changed the amount borrowed: Yes: No:

If 'Yes', please give details:

Do you still have a pension 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, endowment linked, ISA etc): _____

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

6. About the advice you received

At the time of sale were you: employed: self-employed:

Your occupation & salary at the time of sale: _____ £ _____

Have you changed jobs since the time of sale, which directly caused you to stop paying your personal pension premiums:

Yes: No: Have stopped for a different reason:

ONLY if 'Yes' what caused you to stop the premiums: _____

Do you still have the original illustration showing the projected lump sum:

Yes: No: (If 'Yes' then please let me have a copy)

Have you received compensation (either cash or a policy value increase) as a result of the "Personal Pension Mis-selling Review":

Yes: No: Don't know:

Is your personal pension: Unit Linked: With Profits: Don't Know:

7. Previous complaints

Have you made a complaint already: Yes: No:

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

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

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