Handover Document – Annual Client Review

- Please complete this form and provide iBusiness access to P32096.
- Please also provide an Online Wealth Account.
- Please ensure the CFR is accurate and up to date.

Partner Name	Partner Code	Signature	Date

This submission form must be fully completed and signed by the Licensed Partner before any work is undertaken. By signing, you confirm that all information in this Handover document is accurate and up to date.

Client Name		D.O.B	
Spouse Name		D.O.B	

Desciption of Business	Total Charge per Letter
Client Annual Review	£72.50 (where In Retirement Guidance does not apply)
	£145.00 (ongoing advice letter/drawdown review where there is no income and/or no change)
	£260.00 (where In Retirement Guidance Applies)

Whichever approach and frequency to ongoing reviews you take, you should ensure that over the course of the year, you cover and document each of the following key areas:

Change of Circumstances	Review of Goals and Investment Objectives
Update the CFR and confirm within the suitability letter whether or not there have been any changes to the client's personal or financial objectives since the last review.	Confirm what the client's goal for investing is, their investment objectives, any new goals and whether the client remains on-track to meet their objectives. This should include an outcome sustainability test where relevant.
Suitability of Existing product	**Protection**
Confirm the suitability of the existing product and that is continues to meet the client's goal and investment objectives.	Confirm whether the client's protection needs are being met adequately.
Risk Assessment	**Review of Funds and Re-Balancing**
Confirm the client's attitude of risk to meet their goal. Include the relevant risk paragraph where the investment risk has changed.	Confirm whether the funds remain appropriate. Where changes have been made, confirm what fund switches have taken place. Include any appropriate risk warnings for Diversified Asset fund and Property fund.

The Paraplanning Partnership

Change of Circumstances

If 'Yes', please complete the box below;

Review of Goals and Investment Objectives

Suitability of Existing Product

Are The Client's Protection Needs Being Met Adequately?

If 'No', please complete the box below;

The Paraplanning Partnership

Please Confirm Client's Attitude to Risk	Lower Medium ☐	Medium ☐	Upper Medium ☐	High ☐
Reason For Change in Risk (If applicable)				

Recent Fund Switch? Please confirm below;	
Plan(s) Where Fund Switch Has Taken Place	

Before Switch		After Switch	
Fund Selection	%	Fund Selection	%

Reason for Changes in Fund Selection	

The Paraplanning Partnership

Optional Sections to Include in Report, If Applicable:

Reviewing Investment Performance

If 'Applicable' please provide the relevant information.

Summary of Allowances, Exemptions and Reliefs

Additional Notes

Required Documentation Included/ Action Taken;	
Up to date online wealth account(s)	
Fund switch confirmation	
Details of any changes to the CFR that need to be made	
Access given for client on iBusiness (Code P32096)	
Copy of last Annual Review	
Summary of Investment Performance	

Office Address

The Paraplanning Partnership Ltd
5 The Parade, Church Street
Armthorpe, Doncaster, DN3 3AG

- **Tel:** 0345 548 5458
- **Email:** carl.miller@sjpp.co.uk
- **Web:** www.theparaplanningpartnership.co.uk