

ENDOWMENT QUESTIONNAIRE

1. Title: Ms / Miss / Mrs / Mr

2. Name: _____

(please include names of all policyholders)

3. Address: _____

4. Phone number: _____

5. E-mail: _____

6. Date(s) of birth: _____

7. Complaint against: _____

(company who sold the policy to you)

• Were they an independent advisor or company representative (please circle)

• Their address: _____

8. Policy start date: _____

9. Total amount of mortgage borrowing at the time the endowment policy started: _____

10. Marital status at policy start date: _____

11. Number of dependants at policy start date: _____

12. Endowment company name: _____

13. Policy number: _____

14. Sum assured: _____

15. Term: _____

16. Is your policy still being used to repay mortgage? _____

17. What was the term of your mortgage at the time you took out your endowment policy? _____

18. Have you already complained to the company involved? _____

(if so please give details and enclose copies of all correspondence)

ENDOWMENT SUITABILITY CHECKLIST

Your answers to the following questions will help establish whether the policy you were sold was suitable for you with reference to your attitude to risk at that time.

	YES	NO
1. Did the adviser fully discuss other options for repaying the mortgage with you? For example, a repayment mortgage?	<input type="checkbox"/>	<input type="checkbox"/>
2. Did the adviser fully explain how your endowment would be invested and explain the risks involved?	<input type="checkbox"/>	<input type="checkbox"/>
3. Would you have considered yourself a sophisticated or experienced investor?	<input type="checkbox"/>	<input type="checkbox"/>
4. Did the adviser check that you understood and were comfortable with the risks of the stock market?	<input type="checkbox"/>	<input type="checkbox"/>
5. Did the adviser state that the policy was guaranteed or would definitely pay off the mortgage?	<input type="checkbox"/>	<input type="checkbox"/>
6. Did the adviser state that there would be a surplus amount available when the policy matured?	<input type="checkbox"/>	<input type="checkbox"/>
7. Did the adviser explain any fees and charges and how they would affect the return you get on your savings?	<input type="checkbox"/>	<input type="checkbox"/>
8. Did the adviser complete a fact find (a document detailing your personal circumstances) during the sales process?	<input type="checkbox"/>	<input type="checkbox"/>
9. Could you afford to keep up repayments without a struggle?	<input type="checkbox"/>	<input type="checkbox"/>
10. Did the adviser tell you to sell an existing endowment policy?	<input type="checkbox"/>	<input type="checkbox"/>
11. Does the policy run past your retirement date?	<input type="checkbox"/>	<input type="checkbox"/>

12. Additional information:

I/We have completed this checklist to the best of my/our knowledge

Signed Print Date.....

Signed Print Date.....

LETTER OF AUTHORITY**Name and address of the company receiving the complaint:**

Policy number: _____**TO WHOM IT MAY CONCERN**

I/We the undersigned hereby appoint and authorise Endowment Solutions to act on my/our behalf in pursuing my/our complaint and claim in respect of financial advice received from the above named company.

I/We authorise the company named above to deal directly with Endowment Solutions and to release any information that Endowment Solutions may request as necessary for it to pursue my/our complaint fully.

I/We also authorise Endowment Solutions to act on my/our behalf in accepting or rejecting any compensation offered and to refer the complaint to the Financial Ombudsman Service if Endowment Solutions believe this to be in my/our best interests.

This letter includes my/our authority for Endowment Solutions to obtain information from any other relevant party for the purposes of fully investigating and pursuing my/our complaint.

I/We hereby give my/our authority to Endowment Solutions to pursue the complaint on my/our behalf.

Signed Print Date.....

Signed Print Date.....

TERMS AND CONDITIONS & NO WIN NO FEE AGREEMENT

This document sets out the terms and conditions of our no win no fee agreement. By signing this agreement you are agreeing to our terms and conditions. The agreement also contains a Data Protection Statement.

1. What Endowment Solutions will do for you:

- We will assess your current mortgage endowment plan(s) and if appropriate pursue a claim for compensation on your behalf in respect of financial services mis-selling.
- We offer this service on a no win no fee basis.
- We will deal with all aspects of your claim which includes corresponding with the seller of your policy, although occasionally we may need you to sign/authorize certain documentation.
- We will evaluate the compensation offered to you and let you know if we consider the sum put forward is fair. This will be done in writing.
- If necessary we will pursue your claim through the Financial Services Ombudsman at no extra cost.

2. What Endowment Solutions will not do:

- We will not accept an offer of compensation on your behalf without your agreement.
- We will not take your case to the courts although we will advise you if we think you should.
- We will not give you financial advice.

3. What we expect from you:

- To provide us with all relevant information we request so that we can pursue your claim.
- To provide us with authority to receive all information and enter into all negotiations on your behalf.

4. Our fees

Our fee is 20% + VAT of the total compensation amount received. We do not charge a fee if no compensation is awarded.

5. Cancelling this agreement

- We can cancel this agreement at any time and no fee will be payable by you if we think your claim is unlikely to succeed.
- You can cancel the contract at any time, however, we reserve the right to make a cancellation charge reflective of the work carried out up to the point of cancellation.
- Cancellation of the agreement must be done in writing.

6. Data protection

Endowment Solutions will process information in accordance with the Data Protection Act 1988. We use the personal information you provide us with to assess your position and carry out the service we provide. We may disclose your information to other companies as the need arise during your claim. By providing your personal information you explicitly authorize us to process your information. If you provide information to us about another party you confirm they consent to us processing their personal information and that you collected the information on their behalf. You can request a copy of the information we hold about your at any time.

7. Client declaration

I/We confirm that I/we have read and understood the above terms and conditions and by signing below confirm acceptance of the terms and conditions of the agreement with Endowment Solutions and wish them to act on my/our behalf. I/we confirm that I/we have read and understood the data protection statement.

This agreement is a binding contract and by signing it you are accepting its terms.

Signed Print Date.....

Signed Print Date.....

This agreement relates to the following endowment policies: _____