Life Insurance Financial Questionnaire

The Exeter
Health & Life insurance

Please ensure you answer all questions honestly and to the best of your knowledge. This financial questionnaire, together with the information you provided during your application, will then form the terms of your agreement with us.

You may need to complete this questionnaire with the help of your financial adviser.

Application number (if known):

Name of life covered:

What is the reason for applying for this policy?

Reason for cover	Tick all that apply	Complete section
Personal or family protection:	☐	**A & E.**
Inheritance tax (IHT):	☐	**A, B & E.**
Mortgage:	☐	**A, C & E.**
Other reason (please give details):	☐	**A, D & E.**

Section A (to be completed for all applications)

Do you have life insurance with any other companies? ☐ Yes ☐ No

If yes, please give details below:

Company	Amount of cover	Policy term	Start date	Reason for cover	Will this be cancelled if cover commences with The Exeter?

Are you currently applying for life insurance with any other companies at the moment? ☐ Yes ☐ No

If yes, please give details below:

Company	Amount of cover	Policy term	Reason for cover

Please give details of your dependents and their ages.

Please give details of your gross annual earnings for the last two years. Gross annual earnings is the amount of money you earn before anything, like tax and National Insurance, is taken away.

	Current year	Previous year
Salary		
Dividends		
Bonuses/commission		
Share of profit		
Other (please give details)		
Total		

We can usually only offer the following amounts of cover:

Age(s)	Up to 39	40-49	50-59	60+
Multiples of income	x20	x15	x10	x5

Please estimate the value of your assets and liabilities:

Assets	Estimate	Liability	Estimate
Property		Personal mortgages	
Investments		Personal mortgages	
Other (please specify)		Loans	
		Other (please specify)	
Total assets		**Total liabilities**	

Section B - inheritance tax provision

What is your estimated inheritance tax liability?

Please state any reliefs that will be available for mitigation of inheritance tax:

Is the liability in respect of a gift? ☐ Yes ☐ No

If yes, please give details below of the date and value of the gift:

Section C - mortgage

Reason for cover (e.g. purchase, re-mortgage, improvement):

How much was your original mortgage or loan amount?

How much longer do you need to pay your mortgage or loan for?

How much is left to pay on your mortgage or loan?

Repayment method:

Name of lender:

Name of borrower:

Section D - additional information to support your application

Please use this space to provide us with any further information:

Section E - declaration

I confirm that:

- The information given in this form has been provided truthfully and accurately.
- I will immediately inform you if there are any changes to any answers given on this questionnaire before the policy starts.
- I am aware that the information I give you will form part of the legal relationship between us. If any of it is found to be incorrect it may mean that a claim is not paid or the policy(ies) is amended or cancelled.

Signature: **Date:**

If you need help filling in this form, we recommend you speak to your financial adviser.

The legal blurb
The Exeter is a trading name of Exeter Friendly Society Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Register number 205309) and is incorporated under the Friendly Societies Act 1992 Register No. 91F with its registered office at **Lakeside House, Emperor Way, Exeter, England EX1 3FD.**