

**Sales Process: Product Analysis**

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| **Template Guidance Notes**  This document can be used to record the product analysis stage of the sales process  For Independent advisory firms, it is essential that you are able to adequately demonstrate that you have carefully considered all potential product solutions for your recommendations, including unregulated products.  Guidance notes and instructions are highlighted in yellow.  Red text indicates personalisation is probably required. |

**Firm Name**

**Sales Process: Product Analysis**

**Month / Year**

# Product Analysis (Investment)

Use this form to justify the recommended product(s) and to demonstrate that you have considered the whole of market product range.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Client Name | A N Other | | | | | |
| Agreed ATR Rating | Moderately Speculative | | | | | |
| Corresponding Asset Split | Cash/Money Market  12.5%  (Currently in Money Market fund but may switch to Fixed Interest) | Fixed Interest  15% | | Alternative Investments  (incl. Property)  12.5% | Equities  60% | Alternative Markets / High Risk Equities  0% |
| Objectives | To make a pension contribution of a sufficient size to fully utilise 40% tax relief allowance. Mr Client has no other pensions into which this contribution can be paid and so he requested that we arrange a new pension scheme for him. The income available from this pension will not a main source of income at retirement but Mr Client may need to call upon income from this plan from time to time to supplement his USS pension for discretionary spending or to fund care fees if ever required. Mr Client would like if possible to leave the fund as an inheritance for his sons. | | | | | |
| Potential Products | Potentially Suitable (Yes/No) | | Reason | | | |
| Cash/National Savings |  | |  | | | |
| Unit Trust/OEIC/ISA |  | |  | | | |
| Lifetime ISA |  | |  | | | |
| Onshore Investment Bond |  | |  | | | |
| Offshore Investment Bond |  | |  | | | |
| Investment Trust |  | |  | | | |
| Structured Deposit |  | |  | | | |
| Structured Investment |  | |  | | | |
| VCT/EIS |  | |  | | | |
| ETF/Commodities |  | |  | | | |
| UCIS |  | |  | | | |
| Other |  | |  | | | |

# Recommendation Summary

|  |  |  |
| --- | --- | --- |
|  |  | Reason (explain which of the potentially suitable product(s) has been chosen) |
| Recommended Product |  |  |
| Recommended Platform |  |  |
| Recommended Provider |  |  |
| Recommended Fund |  |  |

# Product Analysis (Pension)

Use this form to justify the recommended product(s) and to demonstrate that you have considered the whole of market product range.

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Client Name |  | | | | | | |
| Agreed ATR Rating |  | | | | | | |
| Corresponding Asset Split | Cash/Money Market | | Fixed Interest | | Property | Equities | Alt/Emerg Markets |
| Objectives |  | | | | | | |
| Potential Products | | Potentially Suitable (Yes/No) | | Reason | | | |
| Personal Pension | |  | |  | | | |
| NEST/Employer Scheme | |  | |  | | | |
| SIPP | |  | |  | | | |
| SSAS | |  | |  | | | |
| Drawdown | |  | |  | | | |
| Conventional Annuity | |  | |  | | | |
| With Profit Annuity | |  | |  | | | |
| Third Way Solution | |  | |  | | | |
| Investment Pathways | |  | |  | | | |
| Other | |  | |  | | | |

# Recommendation Summary

|  |  |  |
| --- | --- | --- |
|  |  | Reason (explain which of the potentially suitable product(s) has been chosen) |
| Recommended Product |  |  |
| Recommended Platform |  |  |
| Recommended Provider |  |  |
| Recommended Fund |  |  |