

# CLIENT WELLBEING QUESTIONNAIRE

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FCA REGISTRATION NUMBER: 469175

# HOW TO USE THIS QUESTIONNAIRE

This questionnaire is divided into four sections: Health, Life Events, Resilience, and Capability. Each section contains example questions to guide you.

## HEALTH

This refers to any health conditions or illnesses that affect your physical or mental well-being, such as disabilities, chronic diseases, mental health problems, or cognitive impairments. These can impede your judgement, memory, communication, or understanding of financial matters.

## LIFE EVENTS

These are events that cause a significant change or disruption in your personal or financial situation, such as bereavement, job loss, divorce, domestic abuse, or becoming a carer. They can create new or increased financial needs, obligations, or pressures, or reduce your income, assets, or support network.

## RESILIENCE

This is your ability to withstand or recover from financial or emotional disturbance, such as unexpected expenses, income shocks, or negative life events. This depends on your level of savings, debt, insurance, and social capital. Consumers with low resilience may struggle to cope with financial difficulties or stress, and may resort to harmful coping strategies, such as borrowing excessively or gambling.

## CAPABILITY

This is your level of knowledge, skills, and confidence in managing their money and using financial services. This includes financial literacy, numeracy, and digital literacy. Consumers with low capability may lack the information, understanding, or tools to make informed financial decisions, or may face barriers to accessing or using financial products or services.

QUESTION	DETAILS
Do you have any physical, mental health conditions or disabilities that affect your ability to make financial decisions?	
Are you taking any medication or receiving any medical treatment that affects your ability to make financial decisions?	
Have you ever been hospitalised for a physical or mental health condition or been diagnosed with a cognitive impairment such as dementia or Alzheimer's disease?	
Do you have any concerns about your physical or mental health or your cognitive abilities that may impact your financial decision-making?	
Are you currently receiving any care or assistance for a physical or mental health condition?	

## NOTES

The above list is not exhaustive, please note anything that might not have been covered in the above questions, but you feel should be noted.

## LIFE EVENTS

QUESTION	DETAILS
Have you recently experienced any significant life events, such as a bereavement, divorce, job loss or any other significant life event that may impact your financial decision-making	
Have you recently experienced any changes to your living situation, employment (such as a new job or retirement), family situation, personal relationships or legal status?	
Are you currently experiencing any significant life events, such as serious illness or caring responsibilities?	

### NOTES

The above list is not exhaustive, please note anything that might not have been covered in the above questions, but you feel should be noted.

# RESILIENCE

QUESTION	DETAILS
Do you have any savings or other financial resources to fall back on in case of an emergency	
Do you have any concerns about your financial situation?	
Do you have any concerns about your ability to maintain your current standard of living?	
Have you ever had to make significant changes to your lifestyle due to financial difficulties or emergencies?	

## NOTES

The above list is not exhaustive, please note anything that might not have been covered in the above questions, but you feel should be noted.

## CAPABILITY

QUESTION	DETAILS
Do you have any difficulties reading or understanding financial documents?	
Do you have any difficulties using technology to manage your finances?	
Have you ever received financial education or advice?	
Have you ever made a financial decision you later regretted?	
Have you ever had to make a financial decision under stress or pressure?	
Do you have any concerns about your ability to make informed financial decisions?	

### NOTES

The above list is not exhaustive, please note anything that might not have been covered in the above questions, but you feel should be noted.