

# CLIENT WELLBEING CHECKLIST - SAMPLE

Please circle Y / N and then tick the assessment as appropriate.

Client name: \_\_\_\_\_  
 Adviser name: \_\_\_\_\_  
 Review date: 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

		HEALTH	RESILIENCE	LIFE EVENTS	CAPABILITY	ASSESSMENT		
		Health conditions or illness that affect the ability to carry out day to day tasks?	Low ability to withstand financial or emotional shocks?	Major life events such as bereavement, relationship breakdown, redundancy in the last 12months?	Low knowledge level of financial matters/ confidence in managing money?	Fair treatment of clients in vulnerable circumstances/ capacity		
						R	A	G
POLICY		Y / N	Y / N	Y / N	Y / N			
		Y / N	Y / N	Y / N	Y / N			
		Y / N	Y / N	Y / N	Y / N			
		Y / N	Y / N	Y / N	Y / N			
CLIENT	New	Y / N	Y / N	Y / N	Y / N			
		Y / N	Y / N	Y / N	Y / N			
		Y / N	Y / N	Y / N	Y / N			
	Existing	Y / N	Y / N	Y / N	Y / N			
		Y / N	Y / N	Y / N	Y / N			
		Y / N	Y / N	Y / N	Y / N			
		Y / N	Y / N	Y / N	Y / N			
		Y / N	Y / N	Y / N	Y / N			
ADVICE	Y / N	Y / N	Y / N	Y / N				
	Y / N	Y / N	Y / N	Y / N				
	Y / N	Y / N	Y / N	Y / N				
PRESENTATION	Y / N	Y / N	Y / N	Y / N				
	Y / N	Y / N	Y / N	Y / N				
TAILORING	Y / N	Y / N	Y / N	Y / N				
	Y / N	Y / N	Y / N	Y / N				
	Y / N	Y / N	Y / N	Y / N				
	Y / N	Y / N	Y / N	Y / N				

**R**

Customer is currently at a heightened risk of experiencing detriment compared to the majority of vulnerable customers. The potential for serious/negative impact to their current situation is imminent. Special attention required when processing this case to achieve best outcome.

**A**

Customer currently in a situation where they are more likely to experience harm, loss, or disadvantage in comparison to other customers. Requires some adaptation of process to achieve the same outcome as non-vulnerable customers.

**G**

Customer currently able to manage their finances, make informed decisions, and is not at risk of detriment due to their situation. Awareness of vulnerability is all that's needed.

For financial advisers only. Not approved for use with customers.



---

## FOR MORE INFORMATION

Call: **0345 302 2287**

Lines are open Monday to Friday, 8.30am to 5.30pm

Please note your call may be monitored and recorded and call charges may apply.

Email: **support@wearejust.co.uk**

Or visit: **justadviser.com**

**Please contact us if you would like this document in an alternative format.**

---

**FT** ADVISER

