

**PERSONAL
NEEDS
ANALYSIS
GUIDE**

Part I Section A Personal and Financial Details

Please print in block letters using black or blue ink.

Title	<input type="text"/>	Initial	<input type="text"/>	Full Name(s)	<input type="text"/>											
Surname	<input type="text"/>				Date of birth	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>			
Identity Number	<input type="text"/>				Gender	<input type="text"/>	<input type="text"/>									
Residential Address	<input type="text"/>															
	<input type="text"/>											Postal Code	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Contact Details	Work: Code	<input type="text"/>	<input type="text"/>	No.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>			
	Home: Code	<input type="text"/>	<input type="text"/>	No.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>			
Cell number	<input type="text"/>				E-mail address	<input type="text"/>										
Educational Level	<input type="text"/>															
Marital Status	Single	<input type="checkbox"/>	Married	<input type="checkbox"/>	ANC with accrual	<input type="checkbox"/>	Married	<input type="checkbox"/>	ANC without accrual	<input type="checkbox"/>	In community of property	<input type="checkbox"/>	Other	<input type="checkbox"/>		
Occupation	<input type="text"/>				Expected Retirement age	<input type="text"/>										
Employer	<input type="text"/>															
Partner's Name	<input type="text"/>				Gender	<input type="text"/>	<input type="text"/>	Date of birth	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Child's Name	<input type="text"/>				Gender	<input type="text"/>	<input type="text"/>	Date of birth	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Child's Name	<input type="text"/>				Gender	<input type="text"/>	<input type="text"/>	Date of birth	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Child's Name	<input type="text"/>				Gender	<input type="text"/>	<input type="text"/>	Date of birth	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Child's Name	<input type="text"/>				Gender	<input type="text"/>	<input type="text"/>	Date of birth	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	

Income and pension/provident fund figures in today's value (pre-tax)

Is your spouse the sole heir of your estate?	<input type="text"/>	<input type="text"/>		
Monthly pre-tax income required in the event of your death	<input type="text"/>	R	Pension/provident fund group life cover	<input type="text"/>
Monthly pre-tax income required if you were permanently disabled	<input type="text"/>	R	Monthly pre-tax income required on retirement	<input type="text"/>
Pension/provident fund in today's value (Defined contribution)	<input type="text"/>	R	Monthly pension payable on your retirement (Defined benefit)	<input type="text"/>
A printout of the insurance and investment portfolio is attached	<input type="text"/>	<input type="text"/>	Did the client understand the financial products purchased in the past?	<input type="text"/>

ASSET & LIABILITIES

Assets	Liabilities
Fixed property	Bond
<input type="text"/>	<input type="text"/>
Motor vehicle(s)	Hire purchases/leases
<input type="text"/>	<input type="text"/>
Investments	Bank debt
<input type="text"/>	<input type="text"/>
Business interests	Sundry creditors
<input type="text"/>	<input type="text"/>
Other	Other
<input type="text"/>	<input type="text"/>
Total assets	Total liabilities
<input type="text"/>	<input type="text"/>

BUDGET

Total monthly pre-tax income	<input type="text"/>	Total expenses including income tax	<input type="text"/>
Total monthly pre-tax income less Total expenses equals available income	<input type="text"/>		

Section B Prioritisation of Financial Needs

Financial Needs	Needs to be addressed (Yes or No)		Order of priority of need(s) numbered 1,2,3...	Broad guidelines for financial needs	Guidelines review date
	Yes	No			
Provision for an emergency *	Yes	No		Ensure you have adequate cash available to meet emergencies.	
Obligations if you were to die *	Yes	No		Sufficient capital is necessary to pay off debts and/or protect dependants should you die. This amount will vary according to the term, income required, growth and inflation rates.	
Inability to work (disability) *	Yes	No		Sufficient capital and income is necessary to maintain your standard of living if you are unable to work. This amount will be limited by the Life Offices Association code on disability, i.e. either 75% of your taxable income or the equivalent capital amount.	
Effect of trauma *	Yes	No		Sufficient capital is necessary to fund lifestyle adjustments required as a result of suffering a severe illness such as cancer, or loss of a limb.	
Income and capital for retirement	Yes	No		Sufficient capital is necessary to maintain an acceptable lifestyle on retirement. This amount will vary according to the term, income required, growth and inflation rates.	
Investing or saving for a specific need	Yes	No		Sufficient capital is necessary to fund an education or any other savings need.	
Protection of assets *	Yes	No		Sufficient short-term cover is necessary to ensure that you and your assets are protected against theft, damage or liability.	
Healthcare costs *	Yes	No		Sufficient provision is necessary to cover you and/or your family's medical costs, e.g. major medical, chronic and day-to-day costs.	
Will	Yes	No		A will should reflect your wishes and circumstances.	
Future needs*	Yes	No		You may need additional cover on events such as marriage, birth of a child or incurring a significant debt e.g. a mortgage bond.	
Other needs	Yes	No			

NOTE: It is suggested as a guideline that risk needs should be addressed first because the date of occurrence cannot be determined with certainty. Once RISK has been catered for, then you should prioritise the various elements of CREATION OF WEALTH.

Section C Determination of Shortfalls

Emergency, Death, Disability and Trauma Needs Analysis

EMERGENCY: Ensure you have adequate cash available to meet emergencies.

DEATH: Liquidity Analysis

Liquid Assets

Cash and disposable investments

Expenses

Cash and disposable investments

Last expenses

Executor's fees
(4% of assets – VAT inclusive)

Estate duty (If estate less than R3,5m or spouse inherits entire estate, estate duty = R0. If not: [assets less deductions less amounts accruing to spouse less R3,5m] x 20%) - have reference to the marital regime.

Total liquid assets

Total expenses

Total liquid assets less Total expenses = Liquid estate (if a positive) or an Illiquid estate (if a negative). If the estate is Illiquid then this amount must be added to the Capital Amount Required calculated below.

Liquidity shortfall/surplus

DEATH, DISABILITY AND TRAUMA: Pre-tax income required per annum

	Death	Disability	Trauma
Annual pre-tax income required	<input style="width: 80px;" type="text" value="R"/>	<input style="width: 80px;" type="text" value="R"/>	<input style="width: 80px;" type="text" value="R"/>
Less			
Annual pre-tax income available (e.g. pension & disability income insurance payable)	<input style="width: 80px;" type="text" value="R"/>	<input style="width: 80px;" type="text" value="R"/>	<input style="width: 80px;" type="text" value="R"/>
Assumption: This income will increase annually at the inflation rate.			
Shortfall/surplus in income	<input style="width: 80px;" type="text" value="R"/>	<input style="width: 80px;" type="text" value="R"/>	<input style="width: 80px;" type="text" value="R"/>
Capital required (convert income shortfall into capital)			

Death and Disability

	5	10	15	20	25	30	35	40
Term required for partner/dependant/self	5	10	15	20	25	30	35	40
Inflation Rate	4%	4%	4%	4%	4%	4%	4%	4%
Interest Rate	7%	7%	7%	7%	7%	7%	7%	7%
Calculation factor (Capital amortised)	4.7	8.8	12.4	15.5	18.1	20.5	22.5	24.2
Calculation factor (Capital preserved)	16.5	18.0	19.4	20.9	22.2	23.6	24.8	26.0

	Death	Disability	Trauma
Capital required to provide income	<input style="width: 80px;" type="text" value="R"/>	<input style="width: 80px;" type="text" value="R"/>	<input style="width: 80px;" type="text" value="R"/>
(Shortfall in income x factor from Death and Disability table)		(Income required during rehabilitation period)	
Add			
Liquidity shortfall as above (or deduct available liquidity surplus)	<input style="width: 80px;" type="text" value="R"/>	<input style="width: 80px;" type="text" value="R"/>	<input style="width: 80px;" type="text" value="R"/>
Debts, liabilities and capital required for lifestyle adjustments	<input style="width: 80px;" type="text" value="R"/>	<input style="width: 80px;" type="text" value="R"/>	<input style="width: 80px;" type="text" value="R"/>
Sub-total	<input style="width: 80px;" type="text" value="R"/>	<input style="width: 80px;" type="text" value="R"/>	<input style="width: 80px;" type="text" value="R"/>
Less			
Available insurance, group life, other capital available	<input style="width: 80px;" type="text" value="R"/>	<input style="width: 80px;" type="text" value="R"/>	<input style="width: 80px;" type="text" value="R"/>
Capital amount required	<input style="width: 80px;" type="text" value="R"/>	<input style="width: 80px;" type="text" value="R"/>	<input style="width: 80px;" type="text" value="R"/>
OR			
Equivalent annual income required (D divided by the factor from Death and Disability table)	<input style="width: 80px;" type="text" value="R"/>	<input style="width: 80px;" type="text" value="R"/>	<input style="width: 80px;" type="text" value="R"/>

Application of Disability Limits

Maximum capital amount available (Based on LOA Code)
($\{[(A \times \text{Annual pre-tax income}) - B] \times \text{Factor from Disability Limit table}\} - C$)

OR

Maximum annual income available (Based on LOA Code)
(F divided by the factor from Disability Limit table)

Disability Limit

Age	Multiple
≤35	13.3
36-50	10
51-55	8.3
56-60	5.3
61-65	2.7

* The lesser of D and F or E and G is recommended for disability.

Assumptions and Disclaimers

1. Note that in all calculations income tax is ignored. Make use of pre-tax income.
2. Inflation is assumed to be 4% and the interest rate 7% over the full term.
3. All calculations are based on the information as provided by yourself and where not known, agreement has been reached to use approximate figures.
4. All calculations are based on these assumptions which cannot be guaranteed to remain constant over the term.
5. It is advisable to revise these calculations and assumptions either when your circumstances, inflation and/or growth rates change.
6. When doing the estate duty calculation, calculate separately all the deductions available in terms of the Estate Duty Act. This should include the s.4(q) deduction arising both by way of bequests and the law of marriage.
7. In terms of the Life Offices Agreement on disability not more than 75% of your monthly income may be provided for on disability. If any amounts in excess of the 75% are provided for, this may not be paid out by the insurance company.
8. All figures have been rounded.
9. The effect of any other taxes such as capital gains tax has been ignored in these calculations and it should be noted that these taxes may have the effect of increasing the calculated shortfall.
10. It is assumed that the full amounts received from the retirement funds will be used to purchase an annuity; therefore, tax on lump sums has not been taken into account.
11. The tables used to determine the calculation factor only relate to a predetermined set of terms and, should the term relevant to your circumstances fall outside of the specified parameters, it will need to be adjusted to the nearest corresponding term.
12. The same factor that was drawn from the relevant table to convert the income shortfall into capital required should be used to convert the capital to an income shortfall, i.e. converting D to E and converting F to G.
13. Capital Preserved: On the basis of the given assumptions the initial rand amount will be preserved.
14. Capital Amortised: On the basis of the given assumptions the initial rand amount will be consumed.
15. All calculations assume that existing insurance and investments are available to fund shortfalls. The financial adviser should determine which amounts are payable to the estate, beneficiaries or the client.
16. The financial adviser should also take account of existing insurance and investments that have specifically been earmarked for retirement when determining disability and/or trauma requirements.

RETIREMENT NEEDS ANALYSIS

Annual pre-tax income required at retirement In today's Value

Less

Annual pre-tax income available at retirement (e.g. defined benefit) In today's Value

Note: it is assumed that this income will increase each year at the rate of inflation

Annual shortfall/surplus in income In today's Value

Capital required (convert income shortfall into capital)

Term required for self and dependants	5	10	15	20	25	30	35	40
Inflation Rate	4%	4%	4%	4%	4%	4%	4%	4%
Interest Rate	7%	7%	7%	7%	7%	7%	7%	7%
Calculation factor (Capital amortised)	4.7	8.8	12.4	15.5	18.1	20.5	22.5	24.2
Calculation factor (Capital preserved)	16.5	18.0	19.4	20.9	22.2	23.6	24.8	26.0

Shortfall in income x calculation factor as above

Less capital provision already made where the values are reflected in today's value (e.g. defined contribution: pension or provident fund, unit trusts, etc.)

Note: In B above values obtained often reflect a present value without including future monthly contributions, for example some defined contribution pension funds or unit trusts. If these contributions have not been included in this amount then they must be recorded in H here below. For example R500 per month payable into a unit trust or R2 000 per month into a pension or provident fund. If these contributions have been included in B or E then do not include in H.

Capital shortfall at retirement (A - B) in today's values

Convert C to a future shortfall value, i.e. using an appropriate inflation rate (4%) per annum and the term to date of retirement

Less provision already made where the values of investments are reflected in future values and NOT included in B above, e.g. retirement annuity or endowment (at date of retirement)

Sub-total (D - E)

Calculate monthly premium to provide required capital in F (Draw a quotation or use the Regular Premiums Savings Calculator - F.V. column)

Less (as per note above) contributions currently being made to an investment or retirement fund that have NOT been included in the value calculated in B or E above (e.g. contributions to defined contribution pension funds or unit trusts)

Note: It is assumed that these contributions in H will increase annually, and grow in line with the rates used in G.

Monthly investment recommended to provide required capital (G - H)

RETIREMENT NEEDS - Retirement Annuity Calculator

Gross annual income ¹

Less

Gross annual retirement funding income ²

Equals Gross annual non-retirement funding income ³

Less

Exemptions and deductions allowed against non-retirement funding income ⁴

Annual taxable non-retirement funding income

Your maximum tax-deductible contribution to a retirement annuity is the greatest of the following:

A. R 1 750 or

B. R 3 500 less allowable annual pension fund contributions R3 500 less

= or

C. 15% of annual taxable non-retirement funding income (above) 15% x

=

Based on the above calculation your maximum annual allowable deduction is then the greater of A or B or C

Less annual contribution already being made to a retirement annuity

The additional annual contribution that can be made to maximize your annual tax deduction is D - E

Assumptions and Disclaimers

- Inflation is assumed to be 4% and the growth/interest rate 7% over the full term.
- All calculations are based on the information as provided by yourself and where not known agreement has been reached to use approximate figures.
- All calculations are based on these assumptions which cannot be guaranteed to remain constant over the term.
- It is advisable to revise these calculations and assumptions either when your circumstances, inflation and/or growth rates change.
- The tables used to determine the calculation factor only relate to a predetermined set of terms and should the term relevant to your circumstances fall outside of the specified parameters it will need to be adjusted to the nearest corresponding term.
- All figures have been rounded off.
- The effect of any taxes such as income tax and capital gains tax has been ignored in these calculations and it should be noted that these taxes may have the effect of increasing the calculated shortfall.
- It is assumed that the full amounts received from the retirement funds will be used to purchase an annuity, therefore tax on lump sums has not been taken into account.
- To convert a present value to a future value: Make use of the compound interest value tables in Premiums and Problems or use a financial calculator.
- To convert a future value to a present value: Make use of the present value of R1 tables in Premiums and Problems or use a financial calculator.

- Gross receipts and accruals earned by SA residents not of a capital nature.
- Income that is taken into account to determine a member's own contributions or his employer's contributions to a pension or provident fund.
- Income in respect of which the client is not a member of a pension or a provident fund.
- The deductions that could be taken into account, amongst others, to determine non-retirement funding income are expenditure and losses actually incurred in the production of income as well as all exemptions available to the client, e.g. the interest exemption.
- All calculations assume that existing insurance/investments are available to fund shortfalls. The financial adviser should determine which amounts are payable to the estate, beneficiaries or the client.

SAVINGS

Prescribed Sales Aid(s): Lump sum Premium Savings Calculator (PNA 0013)
Regular Premium Savings Calculator (PNA 0011)

Recurring Premium
(RP)

Single Premium
(SP)

Capital required in today's value (RP column only)

R

(Note: for education, the total value needed for e.g. a B.Comm. [R20 000 for 3 years equals R60 000])

or

Capital required as a future value

R

Lump sum available for investment (SP column only)

R

Frequency of payment

Monthly

Single

Savings term

Annual increase of payment

Monthly payment required

*

R

Future value of a single-premium investment

**

R

Assumptions and Disclaimers

1. Inflation is assumed to be 4% and nominal growth 9%. It is advisable to revise these calculations and assumptions either when your circumstances, inflation and/or growth rates changes.
2. All calculations are based on the information as provided by yourself and where not known agreement has been reached to use approximate figures.
3. All calculations are based on these assumptions which cannot be guaranteed to remain constant over the term.
4. All figures have been rounded off.
5. The effect of any other taxes such as capital gains tax has been ignored in these calculations and it should be noted that these taxes may have the effect of increasing the calculated shortfall.

* Make use of the recurring premium savings calculator to determine monthly payments or draw a quotation.
** Make use of the single premium savings calculator, draw a quotation or make use of a calculator.

Part II Section D Risk Profiling

REQUIRED FOR INVESTMENTS ONLY

Please complete the answers in the column reflecting the expected time for which you intend investing.

<p>The risk profiling, including the answers to question 3 on this page and the score, are purely to assist with analyzing the client's needs, and does not amount to a representation, warranty or guarantee of the returns.</p>	Short term, less than 5 years	Medium term, between 5 and 9 years	Long term, 10 years or more
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<p>1. What percentage of your monthly savings (for recurring premiums) or wealth (for lump sums) does this investment represent?</p> <p>Small Less than half More than half Large</p>	11	12	14															
<p>2. What is your primary investment objective?</p> <p>Protection of capital Stable investment growth outperforming bank deposits Reasonable capital growth beating inflation Maximum capital growth over the long term</p>	3	4	5															
<p>3. Which best case/worst case investment scenario would you feel most comfortable with?</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-bottom: 5px;"> <thead> <tr> <th style="width: 33%;">Average annual return over the whole term</th> <th style="width: 33%;">Best case scenario in any given year</th> <th style="width: 33%;">Worst case scenario in any given year</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">8% p.a.</td> <td style="text-align: center;">12%</td> <td style="text-align: center;">4%</td> </tr> <tr> <td style="text-align: center;">10% p.a.</td> <td style="text-align: center;">15%</td> <td style="text-align: center;">-5%</td> </tr> <tr> <td style="text-align: center;">12% p.a.</td> <td style="text-align: center;">20%</td> <td style="text-align: center;">-10%</td> </tr> <tr> <td style="text-align: center;">14% p.a.</td> <td style="text-align: center;">30%</td> <td style="text-align: center;">-20%</td> </tr> </tbody> </table>	Average annual return over the whole term	Best case scenario in any given year	Worst case scenario in any given year	8% p.a.	12%	4%	10% p.a.	15%	-5%	12% p.a.	20%	-10%	14% p.a.	30%	-20%	2	3	4
Average annual return over the whole term	Best case scenario in any given year	Worst case scenario in any given year																
8% p.a.	12%	4%																
10% p.a.	15%	-5%																
12% p.a.	20%	-10%																
14% p.a.	30%	-20%																

Retirement Risk Score

Savings Risk Score

Total Risk Score	Risk Level
0 - 9	Conservative
10 - 15	Moderately Conservative
16 - 20	Moderate
21-23	Moderately Aggressive
24 +	Aggressive

Risk Profile Guidance

<p style="text-align: center;">Conservative</p> <ul style="list-style-type: none"> ■ Low stable growth on capital invested ■ Aim for short to medium-term preservation of capital ■ No protection against unexpected inflation ■ Aim for secure income stream 	<p style="text-align: center;">Moderate</p> <ul style="list-style-type: none"> ■ Aim for modest growth on the capital invested ■ May be expected to a moderate level of capital volatility ■ Aim for long-term return greater than inflation ■ Aim for moderate income stream 	<p style="text-align: center;">Aggressive</p> <ul style="list-style-type: none"> ■ Aim for high level of long-term growth on capital invested ■ High volatility of the capital invested ■ Aim for long-term return greater than inflation ■ Income is incidental
<p style="text-align: center;">Moderately Conservative</p> <ul style="list-style-type: none"> ■ Aim for modest growth on the capital invested ■ Aim for medium to long-term capital security ■ Aim for some protection against unexpected inflation ■ Aim for stable income stream 	<p style="text-align: center;">Moderately Aggressive</p> <ul style="list-style-type: none"> ■ Aim for high level of long-term growth on capital invested ■ High volatility of the capital invested ■ Aim for long-term return greater than inflation ■ May have modest income stream 	

I confirm that the information above is correct and that the Financial Adviser has shown me the prescribed Sales Aids and has worked through all the relevant choices with me.

Client Signature

Date

D	D	M	M	Y	Y	Y	Y
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Section E Summary of Advice

Full/Partial * Analysis done on
(* Delete non-applicable)

D	D	M	M	Y	Y	Y	Y
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Object of Analysis

The objective of the Personal Needs Analysis process is to provide you with an analysis of your financial needs and goals, which may be catered for by the relevant financial products.
The advice recorded in this summary is based on an analysis of the information you provided, and which has been recorded, regarding your financial situation, financial product experience and objectives.
The financial products listed below are recommended as being appropriate to meet your risk profile financial goals and needs.

Needs/Goals Identified	Risk profile (for investments only)	Product(s) Recommended	Motivation

Financial Adviser's declaration: The client has not accepted the following product recommendations:
For the following reasons:
.....
(and understands and accepts the consequences hereof).

Important information

A personal needs analysis should always be viewed against the background of current financial realities and possible future developments, the applicable tax regime, growth rates and the rate of inflation.

[Disclosure in respect of the Financial Services Provider]

- The provider directly or indirectly holds more than 10% shares in the following product supplier/s:
- During the preceding 12-month period the provider received more than 30% of its total remuneration, inclusive of commission from the following product supplier/s:
- The provider is an associated company of the following product supplier/s listed below:
- The provider/representative has the following personal interest, in addition to fees and/or commission, in the financial services rendered in terms of and pursuant to this Analysis.

DECLARATION BY CLIENT

I confirm that:

1. I received a letter of introduction in respect of the financial adviser.
2. I have been informed that if a full analysis could not be undertaken, there may be limitations of the appropriateness of the advice and that I should take care to consider whether the advice is appropriate.
3. This summary of advice and all other forms and documentation related thereto and furnished to me by the financial adviser were completed in full prior to my signing same and that the information contained therein provided by me whether in my handwriting or not is true and correct.
4. I was given a final quotation(s) for the financial product(s) recommended and listed here above, which included full and comprehensive information regarding the relevant terms and conditions, inclusive of the nature and extent of benefits provided, monetary obligations assumed by me, the extent to which the product is readily realizable, and applicable special terms and conditions/exclusions and fees/charges to be levied.
5. The financial adviser did make enquiries as to whether the financial products recommended constitute replacement products and if so, either explained the differences in benefits and obligations as well as the consequences of replacement, or advised me to seek guidance in this regard.
6. I understand the financial products recommended above.
7. The financial adviser informed me that he or she is responsible for making the product recommendations above.
8. The financial adviser did inform me that should I not accept the recommendation and elect to conclude a transaction in respect of a financial product not recommended, I must take particular care to consider whether such product is appropriate for my needs and/or goals
9. I am satisfied that all calculations completed and recommendations made presented are based on the information as provided by me.
10. I understand that all recommendations are based on legislation as at date of this report.

Full Name of Client	<input style="width: 95%;" type="text"/>	Full Name of Financial Adviser	<input style="width: 95%;" type="text"/>																
Client Signature	<input style="width: 95%;" type="text"/>	Financial Adviser's Signature	<input style="width: 95%;" type="text"/>																
Client ID Number	<input style="width: 100%; height: 20px;" type="text"/>																		
Date	<table border="1" style="border-collapse: collapse; text-align: center;"> <tr> <td style="width: 20px;">D</td> <td style="width: 20px;">D</td> <td style="width: 20px;">M</td> <td style="width: 20px;">M</td> <td style="width: 20px;">C</td> <td style="width: 20px;">C</td> <td style="width: 20px;">Y</td> <td style="width: 20px;">Y</td> </tr> </table>	D	D	M	M	C	C	Y	Y	Date	<table border="1" style="border-collapse: collapse; text-align: center;"> <tr> <td style="width: 20px;">D</td> <td style="width: 20px;">D</td> <td style="width: 20px;">M</td> <td style="width: 20px;">M</td> <td style="width: 20px;">Y</td> <td style="width: 20px;">Y</td> <td style="width: 20px;">Y</td> <td style="width: 20px;">Y</td> </tr> </table>	D	D	M	M	Y	Y	Y	Y
D	D	M	M	C	C	Y	Y												
D	D	M	M	Y	Y	Y	Y												