



Adviser Name:

\_\_\_\_\_

Initial Interview Date:

\_\_\_\_\_

Plan Presentation Date:

\_\_\_\_\_

**NOTE TO ADVISER**

Ensure that a copy of the Financial Services Guide is provided to the client with an explanation of its content.

**IMPORTANT NOTE TO CLIENTS**

Your advisor must have reasonable grounds for making an investment recommendation.

Before making such a recommendation your advisor must ask you about your investment objectives, financial situation and your particular needs.

The information collected in this form will be used strictly for that purpose.

**WARNING**

If you do not provide us with some of the information:

- we cannot conduct a comprehensive analysis of your investment objectives, financial situation and particular needs;
- any recommendation made to you may be based on incomplete or inaccurate information and therefore may not be appropriate for your particular circumstances; and
- you will need to consider whether the recommendation is appropriate in light of your own investment objectives, financial situation and particulate needs.

# Financial Needs Analysis

## Personal Summary Details

Client		Partner	
Title:		Title:	
Given Names:		Given Names:	
Preferred Name:		Preferred Name:	
Surname:		Surname:	
Date of Birth:		Date of Birth:	
Sex:	<input type="checkbox"/> Male <input type="checkbox"/> Female	Sex:	<input type="checkbox"/> Male <input type="checkbox"/> Female
Marital Status:		Marital Status:	
Work Status:		Work Status:	
Occupation:		Occupation:	
Employer's Name:		Employer's Name:	
Retirement Age:		Retirement Age:	
Retirement Date:		Retirement Date:	
Home Phone:		Home Phone:	
Work Phone:		Work Phone:	
Mobile:		Mobile:	
Email:		Email:	
TFN:		TFN:	

Child/Dependent Details							
Name:				Name:			
Relationship				Relationship			
Age:		DOB:	/ /	Age:		DOB:	/ /
Name:				Name:			
Relationship:				Relationship:			
Age:		DOB:	/ /	Age:		DOB:	/ /
Name on Report:							
Salutation:							
Home Address:							
Suburb / Town:				State:		Postcode:	
Postal Address:							
Suburb / Town:				State:		Postcode:	



## Income and Expenditure

Income	(Whole Dollars Only)	Client	Partner
Gross salary / wages			
Other taxable income (pre-tax)			
Other non-taxable income			
Current Centrelink / DVA benefit			
TOTAL INCOME			
ESTIMATED TAX PAYABLE			
ESTIMATED INCOME AFTER TAX			
<b>COMBINED AFTER TAX INCOME</b>			

Expenditure Calculator		Weekly	Monthly	Yearly
(Whole Dollars Only)		\$	\$	\$
<b>Housing</b>	Rent / mortgage repayments			
	Council rates / water rates			
	Electricity / gas / oil			
	Telephone			
	House & contents insurance			
	Household repairs / maintenance			
	Other			
<b>Transport</b>	Petrol / fuel / services / repairs			
	Registration / licences / insurance			
	Public transport / taxi fares			
	Loan / lease repayments / parking / other			
<b>Health</b>	Health benefits / insurance			
	Chemist / other			
<b>Education</b>	Fees / books			
	Child care / other			
<b>Personal</b>	Food / groceries			
	Clothing / footwear / haircuts			
	Sports / recreation / hobbies / subscriptions / fees			
	Gifts / presents / entertainment			
	Books / magazines / newspapers			
	Life insurance / disability insurance			
	Other			
<b>ANNUAL EXPENDITURE TOTAL</b>				\$
<b>MONTHLY EXPENDITURE TOTAL</b>			\$	
<b>WEEKLY EXPENDITURE TOTAL</b>		\$		
<b>ANNUAL SURPLUS / DEFICIT</b>		\$		



## Lifestyle Assets

Type of asset	Owner C = Client P = Partner J = Joint	Original purchase date (if known)	Original purchase amount (\$)	Current Value (\$)	Insured For (\$)	Comments
Family Home						
Home Contents						
Antiques/paintings & collectibles						
Holiday Home						
Motor Vehicle						
Motor Vehicle						
Caravan						
Boat						
Trailer						
Miscellaneous						
<b>Other:</b>						



Liabilities								
Type of Liability	Owner C = Client P = Partner J = Joint	Finance Provider	Original start date (if known)	Original amount borrowed (\$)	Current Debt (\$)	Interest Rate (%)	Monthly Repayment (\$)	Comments
Home Mortgage								
Home Mortgage								
Investment Property Loan								
Car Loans								
Personal Loans								
Credit Card								
Credit Card								
Store Card								
Line of Credit								
Investment Loans								
Other:								

\* Please attached statements if available.

## Financial Objectives and Risk Profiles

### Main Objectives

What are your main financial objectives?

Please number in order of priority if more than one.

<b>Income Generation</b>	
<b>Capital Growth</b>	
<b>Taxation Minimisation</b>	
<b>Retirement Planning</b>	
<b>Superannuation Planning</b>	
<b>Wealth Creation</b>	
<b>Other (Please specify)</b>	

### Liquidity

How much cash do you feel that you need to have available to meet emergencies and opportunities?

### Investment Attitude

Do you have any preferred investments in mind?

Are there any specific investments you would not wish to consider?

### Current Income

That your family can maintain its current standard of living in the event of prolonged illness, accident or death.

### Comments



## Investor Type

What type of investor are you? (Please tick one)

**AGGRESSIVE** 7 years plus

An aggressive investor is one who seeks to maximise long-term (7 years +) capital growth and net worth. They are well aware of the risk/reward ratio and are prepared to accept higher levels of volatility and risk to obtain higher capital growth. They are prepared to invest entirely into equities and are well aware of the heightened potential for capital loss in the short term. They usually enjoy a more active involvement in their investment strategy.

**GROWTH** 5 – 7 years

A moderately aggressive investor seeks a medium to long-term (5-7 years) investment strategy to facilitate growth of real net worth. These types of investor will usually be more inclined to accept a higher level of capital risk in order to obtain higher rates of return.

**BALANCED** min 5 years

A balanced investor is one who desires a well-balanced medium to long-term (min. 5 years) investment strategy with a balance between income and real returns above inflation over the long term. Security of investment is sought through the construction of a well-balanced investment portfolio and the spreading of funds across a broad range of quality investments.

**DEFENSIVE** 3 – 5 years

A defensive investor is one who is investing for the medium-term (3-5 years) and seeks a well-diversified investment to meet capital growth needs but is not prepared to accept high level of volatility on investment or returns

**CONSERVATIVE** 1 – 3 years

A conservative or security conscious investor is one who is investing for the short to medium-term (1-3 years) and may consider investing a minor portion of funds into growth investments. A low risk factor pertaining to investments is still of prime importance and the returns will be generally income, with a small degree of capital growth

## Future Lump Sum Income and Expenses

INCOME	Amount	Year	EXPENSE	Amount	Year
ETP	\$		Holiday	\$	
Sale of Property	\$		Car	\$	
Gift	\$		Gift	\$	
Inheritance	\$		Other	\$	
Other	\$			\$	
	\$			\$	



**Eligible Termination Payments (Please attach a copy of statements)**

	Client		Partner			
<b>15 February 1990</b>						
Highest average salary:	\$		\$			
ETP Value at 15/2/90:	\$		\$			
<b>POST 15 February 1990</b>						
Original ETP and Rollover Date:	\$		/ /	\$		/ /
Pre July 83 Days:						
Post June 83 Days:						
Undeducted Amount:	\$		\$			
Concessional Amount:	\$		\$			
Unfunded / Funded:						
Rollover Amount and Rollover Date:	\$		/ /	\$		/ /
Cashed ETP and Date:	\$		/ /	\$		/ /
Start Date:		/ /			/ /	
Highest Average Salary:	\$		\$			
Annual Leave / Long Service Leave:	\$		\$			



**Client Acknowledgement**

The information provided in this Financial Needs Analysis is complete and accurate to the best of my knowledge. I/We understand that any investment made or policy purchased without the completion of a Needs Analysis, or following partial or inaccurate completion, may not be appropriate to my/our needs. I/We also understand that an investment made or policy purchased which differs from that recommended by the intermediary may not be appropriate to my/our needs. I/We appreciate that, in these circumstances, I/we may lose the right to seek compensation from the intermediary or its principal; for any loss suffered by me/us as a consequence of incomplete or inaccurate information being provided. I/We also acknowledge that personal circumstances can change, and will contact the Financial Planner when/if this occurs.

<b>Signature</b>		<b>Signature</b>	
<b>Name:</b>		<b>Name:</b>	
<b>Date:</b>	/ /	<b>Date:</b>	/ /

**Advisor's Acknowledgement**

<b>Signature</b>	
<b>Name:</b>	
<b>Date:</b>	/ /
<b>Advisor's FSG Provided</b> (please circle)	Yes / No

**DISCLOSURE AND DISCLAIMER**

Advisor and its employees may have an interest in and/or receive brokerage (upfront and/or ongoing) from the investments or products recommended. Further brokerage details will be set out in any written information supplied to you.

Any recommendations and advice are based on the information provided by you. We act on this information in good faith. All recommendations and advice are based on current economic and legislative environments, and our interpretation of these conditions. No guarantees can be given or implied, and any recommendation advice may need to be altered due to unforeseen changes to economic and legislative conditions. The recommendations and advice are given solely for your use and therefore should not be taken as a guide for other people.

**Notes**

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