

**PRIVATE AND CONFIDENTIAL**

**ABN 61 062 431 583**

**Financial & Retirement Planners / Lecturers / Wealth Protection Advisers**

**Level 1, 347 Camberwell Road**

**CAMBERWELL, VIC 3124**

**FINANCIAL PLANNING PROFILE**

**A CONFIDENTIAL ANALYSIS OF NEEDS, GOALS AND FINANCIAL SITUATION**

**Client Name:**

**Adviser:**

**Date:**

**Referred By:**

**IMPORTANT NOTICE TO CLIENT**

The Corporations Act and the Australian Securities and Investments Commission (ASIC) give rise to an adviser having a positive duty to make such enquiries and investigations as are reasonable in all circumstances before making a recommendation to a client. The information requested in this form and/or on any subsequent occasions is necessary to facilitate a recommendation being made on a reasonable basis, and will be used solely for that purpose. Centre in Finance complies with its obligations under the Privacy Act 1988 in handling personal information. This Financial Planning Profile is the "Fact finder" required by the ASIC code of practice.

**Centre In Finance Pty Ltd**

**(Australian Financial Services License No: 247284)**

**Version 21, September 2015**

# The Financial Planning Process

**Centre In Finance Pty Ltd have adopted the definitions of financial planning as:**

“Financial Planning is the process of providing advice and assistance to a client for the purpose of achieving the client’s financial goals”

Financial Planning is a comprehensive process that encompasses and integrates the following:

**Superannuation savings advice:** (Be it personal or employer) along with ongoing management

**Employer/Business Superannuation:** (Advice on employer obligations and tailoring a plan)

**Retirement Planning:** (Strategies and future projections)

**Wealth Creation via Managed Funds:** (Investment savings focused over 5-20 years)

**Redundancy Advice:** (Maximising benefits)

**Life Insurance, Trauma benefits and Income Protection:** (Individual and Family protection strategies)

**Estate Planning:** (Wealth succession strategies)

**Centrelink benefits:** (Strategies to maximise eligibility)

**Centre In Finance Pty Ltd representatives follow these steps of the financial planning process:**

- ❖ Collection and assessment of personal and financial data
- ❖ Identification of goals and objectives
- ❖ Identification of financial problems
- ❖ The provision of a written report with recommendations
- ❖ The coordination, placement and implementation of personalised recommendations
- ❖ The provision of regular monitoring, reviews and planning updates

All of the information will be held in the strictest confidence.

Information provided by you may be used to formulate recommendations that are specific to your stated financial goals and objectives. It is therefore essential that you provide us with current and accurate information.

## Personal Profile:

### Personal Details:

	Client 1				Client 2			
Title								
Surname								
Given & preferred names								
Home address								
Postal address								
Email Address: - Work / Home								
Contact phone (Home)								
Contact phone (Work/Mobile)								
Date of birth/Age								
Sex		Male		Female		Male		Female
Smoker		Yes		No		Yes		No
Expected retirement age								

### Dependents:

#### Children:

Name	Date of birth	Sex	School	Occupation

#### Parent or other:

Name	Date of birth	Sex	Health	Living arrangements (Residential Care, with family member, in own home)

### Employment Profile:

	Client 1				Client 2			
Occupation / Employer's Name:								
Job Description:								
Qualifications:								
Employment status		Self employed		Employee		Self employed		Employee
		Not employed		Pensioner		Not employed		Pensioner
Business status		Sole proprietor		Partnership		Sole proprietor		Partnership
		Private company		Trust		Private company		Trust

## Investments/Assets/Liabilities & Net Worth summary

(Please attach a separate sheet if information does not fit in the table below)

Assets	Owner	Current Value	Institution	Investment Date	Notes (No of shares held, interest rate etc.)
<b>Investment Assets:</b>					
Savings Accounts:					
Term Deposits:					
Bonds:					
Managed Funds:					
Direct Shares:					
Superannuation/AP:					
Investment Property:					
<b>Personal Assets:</b>					
Family Home:					
Holiday Home:					
Household Contents:					
Cars:					
Caravans:					
Other:					
<b>Total Value:</b>					

### Liabilities:

Type:	Institution	Current Loan outstanding	Owner	Loan Date	Interest Rate	Repayments (\$)

### NET WORTH SUMMARY:

Total Assets	Total Liabilities	Net Worth

**Current Superannuation and Insurance** (complete or attach current super statements)

**Superannuation**

Policy Owner	Fund Manager	Account Number	Current Value	Annual Contributions	Insurance attached to Super		
					Death Benefit	Disability Benefit	Income Protection Benefit

**Self-Managed Superannuation:**

Self-Managed Super	Fund Value	Direct Investments %					Trustees
		Cash	Property	Shares	M/Funds	Other	
Client:							
Spouse/Partner:							

**Life Insurance: (Outside of Super)**

	Policy Owner	Life Office	Policy Number	Amount	I.P - Monthly - Benefits	I.P - Waiting - Period	I.P - Benefit - Period
Death Benefits							
Total & Permanent Disability Benefits							
Income Protection Benefits							
Trauma illness Benefits							

Do you want your wealth protection benefits reviewed? Yes / No (Please circle your answer)

**DO YOU HAVE PRIVATE HEALTH INSURANCE: YES / NO:** Name of Provider:.....

**DO YOU HAVE HOME AND CONTENTS INSURANCE: YES / NO:** Name of Provider:.....

## Income, Expenditure, Benefits & Estate Planning Matters

### Income:

Type (Annual Amounts)	Client 1:	Client 2:
Annual Gross Salary:	\$:	
Net income:	\$:	
Super Pension income		
Dividends / Bank Interest		
Centrelink Income and Type:	\$	
Other Centrelink Benefits: Yes / No		
Rental Income		
<b>Total:</b>		

### Expenses:

Annual Amounts	Client 1:	Client 2:
<b>Fixed Expenses:</b> Loans, rates, insurance, fees and other		
<b>Variable Expenses:</b> Rent, mortgage, food, clothing, gas, light, phone and other		
<b>Discretionary Expenses:</b> Entertainment, eating out and other		
<b>Other Expenses.</b>		
<b>Total:</b>		

### Annual Cash Flow Summary:

Total Annual Income	Total Annual Expenses	Net Annual Income
\$	\$	\$

### Estate Planning Matters:

Do you have a current Will?	YES / NO	Last Updated:
Do you have a Power of Attorney?	YES / NO	
The Victorian legal framework has updated this document as of 01/09/2015	Enduring Power of Attorney: <input type="checkbox"/> Enduring Financial: <input type="checkbox"/> Enduring Medical: <input type="checkbox"/>	

**Do you have any Serious Medical and Health issues that we should be made aware of?**

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## Financial, Lifestyle and Retirement Goals and Objectives

What is your main purpose for seeking advice? Please indicate via placing an "X" in the lines below

- |    |  |       |
|----|--|-------|
| 1. | Review your existing investments through Centre in Finance:        | ----- |
| 2. | Review your existing Superannuation, investments and income plans: | ----- |
| 3. | Establish a Retirement (Superannuation) plan:                      | ----- |
| 4. | Establish a Retirement income (Allocated Pension) plan:            | ----- |
| 5. | Review your existing Life Insurance policies/plans:                | ----- |
| 6. | Establish the appropriate Life insurance plans:                    | ----- |
| 7. | Establish a medium to long term savings plan:                      | ----- |
| 8. | Other:   | ----- |

To enter more specific details please use the space provided at the back of this Fact Finder

**By providing us with a guide of your lifestyle objectives we will be better equipped to help you achieve them.**

### **1. Immediate & Short term** objectives & requirements (within next 12 months)

(Travel, Car Purchase, Updating Household Equipment, School Fees, Establish Investment Income)

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**How much money would you need to achieve these immediate goals? \$.....**

- **If you need a regular income now, how much do you require per year: \$.....**
- **How much do you like to keep on call at all times:.....**

### **2. Short term** objectives & requirements (Between 1 – 5 years)

(Travel, Pay off Hecs, Family Planning, Children, Home, Car, Mortgage, Investments)

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**How much money would you need to achieve these short term goals? \$.....**

### **3. Medium to long term** objectives & requirements (Between 5 - 10 years)

(Education Funding, Mortgage Repayment, Travel, Financial Independence, Income)

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**How much money would you need to achieve these medium term goals? \$.....**

## **4. Your Long-Term Retirement Income objectives & Requirements:**

**What is your expected retirement date: Client 1:..... Client 2: .....**

**What is your combined future Retirement income needs? \$.....**

**How many years would you like this income to continue for?.....**

**Do you have any capacity to increase your savings into Superannuation now? If so by how much per month?)**

**You: \$.....Your Spouse: \$.....**

# PERSONAL INVESTMENT RISK ATTITUDE PROFILE

(Please complete the comprehensive work book supporting this risk profile analysis)

## Your Attitude to risk:

People make investment decisions based on time, performance of an investment and the risk they are prepared to accept. The higher the return the higher the risk

After completing the 'Risk profile workbook' circle on the scale to give an indication of your approach to risk.

<b>Risk option:</b>	<b>Risk Profile:</b>	<b>Cash Assets</b>	<b>Growth Assets</b>
1/5	Capital Secure / Cautious	90% - 100%	10% - Nil%
2/5	Defensive / Capital Stable	70% - 90%	30% - 10%
3/5	Conservative / Moderate	50% - 70%	50% - 30%
4/5	Balanced / Balanced Growth	30% - 50%	70% - 50%
5/5	Growth / High Growth	Nil% - 30%	100% - 70%

## CONFIRMATIONS AND ACKNOWLEDGEMENTS:

**In order to achieve your investment and lifestyle goals:**

**Confirm:** Your available lump sum funds for investment: \$.....

Your monthly savings capability: \$.....

Are you prepared to borrow funds to achieve your goals: Yes or No \$.....

(You may consider using the equity in your own home to fund long term lifestyle goals.)

**Please list any specific comments, objectives, preferences, dislikes, requests and plans:**

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**Adviser Comments:**

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# Other Adviser Details

## Accountant:

Name.....

Company .....

Address.....

Phone No .....

Do we have authority to contact?       Yes       No

## Solicitor:

Name.....

Company .....

Address.....

Phone No .....

Do we have authority to contact? .....  Yes       No

## Any other professional we should be made aware of:

Name.....

Company .....

Address.....

Phone No .....

Do we have authority to contact?       Yes       No

## Acknowledgment

The information provided in this Financial Fact finder is complete and accurate to the best of my knowledge.

I understand that a policy purchased without the completion of a Fact Finder, or following a partial or inaccurate completion, may not be appropriate to my needs. I also understand that a policy purchased which differs from that recommended by the Adviser may not be appropriate to my needs.

The client(s) was/were given a copy of the Financial Services Guide and Privacy Policy before any investment advisory service was provided.

I also give you authority to accept information from me by E-mail about my personal affairs from time to time in order to assist you in the personal advice you recommend.

Customer(s) signature(s)			
Adviser's name			
Adviser's signature		Date	