



FINANCIAL  
CHOICE



# Client Fact Find

**Best Interest Advice Pty Ltd**

Suite 4.13, Level 4, 32 Delhi Road, NORTH RYDE NSW 2113 PO Box 115, NORTH RYDE BC NSW 16 1670

Phone 1300 664 118 E-mail [support@financialchoice.com.au](mailto:support@financialchoice.com.au)

ABN 82084204035 Australian Financial Services Licence 292925

## CLIENT FACT FIND

Please complete as much of the following information as possible prior to your appointment with Financial Choice.

This allows us to develop strategies that will assist you achieve your goals.

Clients name(s): \_\_\_\_\_

|                    |       |          |
|--------------------|-------|----------|
| Appointment: Date: | Time: | Adviser: |
|--------------------|-------|----------|

### Categories of personal information we collect and hold

The nature of personal information we collect, and where it comes from, will vary according to the specific service or product we provide to you and may include:

- Fact finder document and application forms, with such personal information included though not limited to name, address, telephone number, occupation, assets and income
- Your transactions, such as managed investment balances

### Purposes of collecting your information

We will only collect personal information necessary for the product/service. These purposes may include:

- Understanding your needs and objectives to allow us to provide you advice;
- Meeting legal and regulatory requirements
- Responding to your enquiries about applications, accounts or services; and
- Processing investment applications

### Disclosures of your information

We will provide your information to other professionals, such as lawyers, taxation accountants and the like with your written consent. We do not share your information with any companies without your consent. We will make your details available if required by law and will inform you if such an event occurs.

### Contact us

Should you wish to discuss concerns or obtain further information, contact The Privacy Officer, Best Interest Advice Pty Ltd, PO Box 115 North Ryde BC NSW 1670.

### Complaints and disputes

If you have reason to believe we have breached the Privacy Policies outlined in this document, we urge you to raise this with us. We will investigate all complaints and respond to you within 14 days. If we find a complaint justified, we will resolve it. This is your right under the Privacy Act.

### Access

You are entitled under the Privacy Act to access the information we hold about you. Please write to us at the above address.

### More Details

A more detailed privacy statement is available from our website [www.financialchoice.com.au](http://www.financialchoice.com.au).

#### Best Interest Advice Pty Ltd

Suite 4.13, Level 4, 32 Delhi Road, NORTH RYDE NSW 2113 PO Box 115, NORTH RYDE BC NSW 16 1670

Phone 1300 664 118 E-mail [support@financialchoice.com.au](mailto:support@financialchoice.com.au)

ABN 82084204035 Australian Financial Services Licence 292925

## CLIENT FACT FIND

### Personal Details

| Personal Details  | Client |
|---|--------|
| Salutation  |        |
| Name  |        |
| Date of Birth   |        |
| Email Address   |        |
| Residential Address   |        |
| State/Postcode  |        |
| TFN   |        |
| Mobile Phone Number   |        |
| Home Number   |        |
| Occupation  |        |
| Employment Status   |        |
| Gender  |        |
| Overall Health  |        |
| Are you an AUS citizen or a resident of the AUS for tax purposes? |        |
| Marital Status  |        |
| Smoker Status   |        |

**Best Interest Advice Pty Ltd**

Suite 4.13, Level 4, 32 Delhi Road, NORTH RYDE NSW 2113 PO Box 115, NORTH RYDE BC NSW 16 1670

Phone 1300 664 118 E-mail support@financialchoice.com.au

ABN 82084204035 Australian Financial Services Licence 292925

## CLIENT FACT FIND

### Number of Dependent Children

| Name | Date of Birth/Age | Provide for Illness or Disabilities |
|------|-------------------|-------------------------------------|
|      |                   |                                     |
|      |                   |                                     |
|      |                   |                                     |
|      |                   |                                     |

### Education Funding (not mandatory)

| Name | Currently Enrolled | School Start Date | Years at school | Name of school | Nominated University degree | Withdrawal amount to pay for HECS/property |
|------|--------------------|-------------------|-----------------|----------------|-----------------------------|--|
|      |                    |                   |                 |                |                             |  |
|      |                    |                   |                 |                |                             |  |
|      |                    |                   |                 |                |                             |  |
|      |                    |                   |                 |                |                             |  |

### Cashflow

| Description                     | Client |
|---------------------------------|--------|
| Annual Salary                   |        |
| Other Income                    |        |
| Rental Income                   |        |
| Pension Income                  |        |
| Investment Income               |        |
| Centrelink/Government Allowance |        |
| Annual Living Expenses          |        |
| Other Expenses                  |        |

### Additional Notes:

|  |
|--|
|  |
|--|

#### Best Interest Advice Pty Ltd

Suite 4.13, Level 4, 32 Delhi Road, NORTH RYDE NSW 2113 PO Box 115, NORTH RYDE BC NSW 16 1670

Phone 1300 664 118 E-mail support@financialchoice.com.au

ABN 82084204035 Australian Financial Services Licence 292925

# CLIENT FACT FIND

## Investment Profile Questionnaire

To be completed by circling the most relevant response.

Below are questions to assist us to determine what type of strategies and investments may be appropriate in your circumstances. The questions focus on your income requirements, investment horizon (length of investing period) and attitude toward risk-reward. Please raise any questions with your adviser.

| Investment Profile Questionnaire   |
|--|
| 1. In terms of experience, how comfortable are you investing in shares or managed funds?<br>40 <input type="checkbox"/> – Very comfortable<br>30 <input type="checkbox"/> – Fairly comfortable<br>20 <input type="checkbox"/> – Somewhat comfortable<br>00 <input type="checkbox"/> – Not at all comfortable   |
| 2. Which of the following best describes your current stage of life?<br>40 <input type="checkbox"/> – I am young and ambitious investing for growth<br>30 <input type="checkbox"/> – I am established in my career and will continue to accumulate<br>20 <input type="checkbox"/> – I am approaching retirement and want to focus more on capital stability<br>10 <input type="checkbox"/> – I am retired and need to draw an income from my investments   |
| 3. When do you require access to your superannuation and/or invested funds?<br>40 <input type="checkbox"/> – Greater than 10 years<br>30 <input type="checkbox"/> – Between 5 and 10 years<br>20 <input type="checkbox"/> – Between 2 and 5 years<br>10 <input type="checkbox"/> – Must retain full access to capital if possible  |
| 4a. In addition to whatever you own, you have been given \$1,000. You are now asked to choose between:<br>20 <input type="checkbox"/> – A 50% chance to gain \$1,000 and a 50% chance to gain nothing<br>10 <input type="checkbox"/> – A sure gain of \$500  |
| 4b. In addition to whatever you own, you have been given \$2,000. You are now asked to choose between:<br>20 <input type="checkbox"/> – A 50% chance to lose \$1,000 and a 50% chance to lose nothing<br>10 <input type="checkbox"/> – A sure loss of \$500  |
| 5. You purchase an investment that loses 25% in value in the first month. What do you do?<br>40 <input type="checkbox"/> – Ring your adviser and buy more. It was a good investment at the original price; it's an even better buy now<br>30 <input type="checkbox"/> – Wait it out. It will probably rebound. You understand the investment cycle<br>20 <input type="checkbox"/> – You know shares fluctuate but you need to talk to your adviser to avoid losing sleep<br>10 <input type="checkbox"/> – Sell it. You can't afford to have your capital reduced |
| 6. Given the best- and worst-case returns of the four investment choices below, which would you prefer?<br>40 <input type="checkbox"/> – \$4,800 gain best case; \$2,400 loss worst case<br>30 <input type="checkbox"/> – \$2,600 gain best case; \$800 loss worst case<br>20 <input type="checkbox"/> – \$800 gain best case; \$200 loss worst case<br>10 <input type="checkbox"/> – \$200 gain best case; \$0 gain/loss worst case   |
| 7. Your trusted friend, an experienced geologist, is putting together a group of investors to fund an exploratory gold mining venture. The venture could pay back 50 to 100 times the investment if successful. If the mine is a bust, the entire investment is worthless. Your friend estimates the chance of success is only 20%.<br>40 <input type="checkbox"/> – One month's salary<br>30 <input type="checkbox"/> – Three month's salary<br>20 <input type="checkbox"/> – Six month's salary<br>10 <input type="checkbox"/> – Nothing                       |

### Best Interest Advice Pty Ltd

Suite 4.13, Level 4, 32 Delhi Road, NORTH RYDE NSW 2113 PO Box 115, NOTH RYDE BC NSW 16 1670

Phone 1300 664 118 E-mail support@financialchoice.com.au

ABN 82084204035 Australian Financial Services Licence 292925

# CLIENT FACT FIND

## Client Investment Profile Assessment

Points Counted for Client: \_\_\_\_\_

### Investor Profile Descriptions

#### Cash and Fixed Interest only

You are solely concerned with the protection of capital and can accept no capital losses: 100% defensive assets.

#### Between 50 and 60 pts Very Conservative

You are a very conservative investor and our adviser will need more information from you to determine a suitable investment profile for you.

#### Between 70 and 120 pts Conservative

As a 'conservative' investor, you are primarily concerned with the protection of capital. The aim of your investment portfolio is to produce income with an emphasis on minimal volatility. An indication of the asset allocation within your portfolio is: 70% defensive assets and 30% growth assets.

#### Between 130 and 170 pts Moderate

As a 'moderately conservative' investor, your investment portfolio should have a strong focus on income with the expectation of minimal volatility and a modest level of capital growth over the medium to long-term. An indication of the asset allocation within your portfolio is: 60% defensive assets and 40% growth assets.

#### Between 180 and 220 pts Balanced

As a 'balanced' investor, the aim of your investment portfolio is to produce an appropriate mix of both income and capital growth over the medium to long term. You should be prepared to accept moderate fluctuations in the value of your portfolio. An indication of the asset allocation within your portfolio is: 30% defensive assets and 70% growth assets.

#### Between 230 and 260 pts Growth

As an 'assertive' investor, your investment portfolio has an emphasis on growth in asset value rather than generating income. You should be prepared to accept volatility within your portfolio. An indication of the asset allocation within your portfolio is: 15% defensive assets and 85% growth assets.

#### Over 260 pts High Growth

As an 'aggressive' investor, your investment portfolio has a strong emphasis on growth in the capital value of your portfolio, with no focus on income generation. You should be prepared to accept high level of volatility within your portfolio. An indication of the asset allocation within your portfolio is: 0% defensive assets and 100% growth assets.

#### Best Interest Advice Pty Ltd

Suite 4.13, Level 4, 32 Delhi Road, NORTH RYDE NSW 2113 PO Box 115, NOTH RYDE BC NSW 16 1670

Phone 1300 664 118 E-mail support@financialchoice.com.au

ABN 82084204035 Australian Financial Services Licence 292925

## CLIENT FACT FIND

### Superannuation

| Owner | Fund Name | Balance | Investment Option | Insurance Attached | Defined Benefit Scheme |
|-------|-----------|---------|-------------------|--------------------|------------------------|
|       |           |         |                   |                    |                        |
|       |           |         |                   |                    |                        |
|       |           |         |                   |                    |                        |

### Additional Notes:

### Additional Questions

| Question   | Client Responses |
|--|------------------|
| Do you make additional personal after-tax contributions? (If so, please provide the average contribution amount each year.)                    |                  |
| Do you make salary sacrifice contributions? (If so, please provide the average contribution amount each year.)                                 |                  |
| Are you drawing an income stream (including Transition-to-retirement pensions)?  |                  |
| How much are drawing from your super each year?  |                  |
| Do you qualify for Centrelink pensions or Senior Health Card?  |                  |
| Do you authorise us to conduct a search for all your super accounts that match your Tax File Number?   |                  |
| What age do you plan to retire? / What age did you retire?   |                  |
| How much do you need for your retirement each year?  |                  |
| How much is the capital expenditure to be allowed for after retirement? (i.e. loan repayment, one-off holiday trip, purchasing a home, ...etc) |                  |

**Best Interest Advice Pty Ltd**

Suite 4.13, Level 4, 32 Delhi Road, NORTH RYDE NSW 2113 PO Box 115, NOTH RYDE BC NSW 16 1670

Phone 1300 664 118 E-mail support@financialchoice.com.au

ABN 82084204035 Australian Financial Services Licence 292925

# CLIENT FACT FIND

## Asset & Liabilities

| Assets (Excluding super)            | Value |
|-------------------------------------|-------|
| <b>Assets</b>                       |       |
| Residence                           |       |
| Home Contents                       |       |
| Motor Vehicle(s)                    |       |
| Domestic Investment Properties      |       |
| Savings Account                     |       |
| Term Deposit                        |       |
| Shares                              |       |
| Other investments                   |       |
| Total Assets                        |       |
| <b>Liabilities</b>                  |       |
| Home Loan                           |       |
| Investment Property Loan (Domestic) |       |
| Margin Loan                         |       |
| Personal Loan                       |       |
| Car Loan                            |       |
| Credit Card                         |       |
| Total Liabilities                   |       |

### Additional Notes:

**Best Interest Advice Pty Ltd**

Suite 4.13, Level 4, 32 Delhi Road, NORTH RYDE NSW 2113 PO Box 115, NORTH RYDE BC NSW 16 1670

Phone 1300 664 118 E-mail support@financialchoice.com.au

ABN 82084204035 Australian Financial Services Licence 292925



## CLIENT FACT FIND

### Life Insurance Details (All insurance policies inside or outside of super)

| Name | Insurer | Life Cover | TPD Cover | Trauma Cover | Income Protection | Annual Premium |
|------|---------|------------|-----------|--------------|-------------------|----------------|
|      |         |            |           |              |                   |                |
|      |         |            |           |              |                   |                |

#### Additional Notes:

|  |
|--|
|  |
|--|

### Estate Planning

| Question   | Client |
|--|--------|
| Do you have a current Will(s)?   |        |
| Date of Will?  |        |
| Does your will offer beneficiaries the option of using a discretionary testamentary trust?                           |        |
| Have you put in place an Enduring Power of Attorney?   |        |
| Do you currently have valid binding death nomination or reversionary beneficiary nomination for your super accounts? |        |

#### Additional Notes:

|  |
|--|
|  |
|--|

### General Insurance

| Insurance Type                 | Client |
|--------------------------------|--------|
| Building (Home)                |        |
| Content (Home)                 |        |
| Building (Investment Property) |        |
| Content (Investment property)  |        |
| Motor Vehicle                  |        |
| Health                         |        |
| Other                          |        |

#### Best Interest Advice Pty Ltd

Suite 4.13, Level 4, 32 Delhi Road, NORTH RYDE NSW 2113 PO Box 115, NORTH RYDE BC NSW 16 1670

Phone 1300 664 118 E-mail support@financialchoice.com.au

ABN 82084204035 Australian Financial Services Licence 292925

# CLIENT FACT FIND

## Goals & Objectives

Financial Goals and objectives are what you wish to achieve from your financial strategies. Below are some of the examples. We then will develop strategies that help you reach these goals and objectives.

### Client

| Goals & Objectives        | Importance to you | Amount Required | Timeframe |
|---------------------------|-------------------|-----------------|-----------|
| <b>Short Term Goals</b>   |                   |                 |           |
| Be debt free              |                   |                 |           |
| Protect my income         |                   |                 |           |
| Simplify my finances      |                   |                 |           |
| <b>Medium Term Goals</b>  |                   |                 |           |
| Buy a home                |                   |                 |           |
| Invest in property        |                   |                 |           |
| Save for something big    |                   |                 |           |
| We're married, now what   |                   |                 |           |
| Give them the best chance |                   |                 |           |
| Pursue a passion          |                   |                 |           |
| <b>Long Term Goals</b>    |                   |                 |           |
| Retire right              |                   |                 |           |
| Retirement living options |                   |                 |           |
| Start accessing my super  |                   |                 |           |

### Other Goals

|    |
|----|
| 1. |
| 2. |
| 3. |

**Best Interest Advice Pty Ltd**

Suite 4.13, Level 4, 32 Delhi Road, NORTH RYDE NSW 2113 PO Box 115, NORTH RYDE BC NSW 16 1670

Phone 1300 664 118 E-mail support@financialchoice.com.au

ABN 82084204035 Australian Financial Services Licence 292925

# CLIENT FACT FIND

## Client Declaration

The contents of this fact finder represent a true and accurate reflection of my/our financial circumstances. I/We understand that this information will be used for the purposes of providing financial and investment advice to me/us. My/Our information will not be used for any other purpose unless directed by me/us. I/ We confirm that I/we have received a Financial Services Guide from Financial Choice Pty Ltd. I/We also give permission for my/our tax file number(s) to be retained on file and forwarded to financial institutions as requested or as necessary.

## Important information about your investment profile

- It is essential that you review your profile carefully to ensure that it reflects your attitude to investment. If it does not, you must bring this to the attention of Financial Choice. You should also consider whether your response to the questions do in fact reflect your attitude. It is important that you answer the questions as accurately as possible.
- The investment profile is only indicative of your overall attitude to investment. It is always important to consider the appropriateness of an investment to your circumstances prior to proceeding
- Your risk profile may change over time and should be reviewed before making investment decisions in the future

I/We declare that I/we am/are comfortable with the investment profile that I/we have been assigned and I/we understand that this will be used to assist Financial Choice in determining an appropriate financial strategy for me/us.

## Client Signature

Client Name: \_\_\_\_\_

Client Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## Adviser Signature

Adviser Name: \_\_\_\_\_

Adviser Signature: \_\_\_\_\_ Date: \_\_\_\_\_

### Best Interest Advice Pty Ltd

Suite 4.13, Level 4, 32 Delhi Road, NORTH RYDE NSW 2113 PO Box 115, NORTH RYDE BC NSW 16 1670

Phone 1300 664 118 E-mail support@financialchoice.com.au

ABN 82084204035 Australian Financial Services Licence 292925