



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, 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

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:
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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.

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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	

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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:

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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? 40 <input type="checkbox"/> – Very comfortable 30 <input type="checkbox"/> – Fairly comfortable 20 <input type="checkbox"/> – Somewhat comfortable 00 <input type="checkbox"/> – Not at all comfortable
2. Which of the following best describes your current stage of life? 40 <input type="checkbox"/> – I am young and ambitious investing for growth 30 <input type="checkbox"/> – I am established in my career and will continue to accumulate 20 <input type="checkbox"/> – I am approaching retirement and want to focus more on capital stability 10 <input type="checkbox"/> – I am retired and need to draw an income from my investments
3. Do you expect to be drawing an income from your investments? 40 <input type="checkbox"/> – Not at all. I'm only investing for growth, not income 30 <input type="checkbox"/> – No, I expect all income generated from my investments to be reinvested 20 <input type="checkbox"/> – Yes, I will draw an income from my investments but only for tax purposes 10 <input type="checkbox"/> – Yes, I am retired and I need to draw an income from my investments
4. How long are you investing for? 40 <input type="checkbox"/> – Greater than 10 years 30 <input type="checkbox"/> – Between 5 and 10 years 20 <input type="checkbox"/> – Between 2 and 5 years 10 <input type="checkbox"/> – Less than 12 months
5. In order to earn higher returns over time on average, you must bear more risk, how do you feel about the potential for losses? 40 <input type="checkbox"/> – I invest for the long term and would accept losses due to short term market influences 30 <input type="checkbox"/> – I generally invest for the long term, but would have some concern with capital losses 20 <input type="checkbox"/> – If the income I received didn't change, I would not be too concerned about capital losses in the short term 10 <input type="checkbox"/> – I can't accept any losses in the capital value of my investment
6. You purchase an investment that loses 25% in value in the first month. What do you do? 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 30 <input type="checkbox"/> – Wait it out. It will probably rebound. You understand the investment cycle 20 <input type="checkbox"/> – You know shares fluctuate but you need to talk to your adviser to avoid losing sleep 10 <input type="checkbox"/> – Sell it. You can't afford to have your capital reduced
7. If you had \$100,000 in your superannuation or your bank account, which portfolio would you select 50 <input type="checkbox"/> – A portfolio with extreme volatility and a 6-in-20-year chance of a negative return 40 <input type="checkbox"/> – A portfolio with high volatility and a 5-in-20-year chance of a negative return 30 <input type="checkbox"/> – A portfolio with medium volatility and a 4-in-20-year chance of a negative return 20 <input type="checkbox"/> – A portfolio with low to medium volatility and a 3-in-20-year chance of a negative return 10 <input type="checkbox"/> – A portfolio with low volatility and a 1-in-20-year chance of a negative return

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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.

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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)	

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Asset & Liabilities

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

Additional Notes:

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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:

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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:

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General Insurance

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

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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
Short Term Goals			
Be debt free			
Protect my income			
Simplify my finances			
Medium Term Goals			
Buy a home			
Invest in property			
Save for something big			
We're married, now what			
Give them the best chance			
Pursue a passion			
Long Term Goals			
Retire right			
Retirement living options			
Start accessing my super			

Other Goals

1.
2.
3.

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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: _____

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