Your Initial Financial Report

Questionnaire

CONFIDENTIAL

As part of our total financial service to clients, we'd like to offer you a **FREE initial assessment** of your financial situation. All you have to do is complete this form and mail it to us, or bring it with you when you visit us at tax time. If there are any areas of your finances that may need attention, we will contact you to make an appointment.

Name: ____

Address: ____

____ **Postcode:** ___________

Phone: **(_____)** ______________________

Date of Birth: ______/______/______ **Date:** ______/______/______

Your current situation is:

- ❑ Employed
- ❑ Self-employed
- ❑ Business Owner
- ❑ Home duties
- ❑ Unemployed
- ❑ About to retire
- ❑ Retired

1. Wealth creation

A. Do you have a home loan? ❑ Yes ❑ No

Is your interest rate variable? ❑ Yes ❑ No

What is the current interest rate? __________**%**

What is the outstanding loan amount? **$** ____________

When do you expect to repay your loan? __________

How much are your repayments? **$** ____________

Are your repayments fortnightly or monthly? __________

Can you afford to increase your home loan repayments? ❑ Yes ❑ No

If you can, how much can you increase each payment? **$** ____________

B. Superannuation

What is the name of your superannuation fund?

1. ____ Balance **$** _________

2. ____ Balance **$** _________

3. ____ Balance **$** _________

TOTAL **$** _________

What is your total Annual contribution to superannuation? **$** _________

How many years until you plan to retire? ______ **(yrs)**

How much would you like in your super fund when you retire? (in today's dollars) **$** _________

Do you have life insurance within your super fund? ❑ Yes ❑ No

If yes, what level of cover do you have? **$** __________

C. Do you have a plan to save money? ❑ Yes ❑ No

How much are you saving each month? **$** ___________ Can you increase this amount? ❑ Yes ❑ No

If yes, by how much can you increase your savings each month? **$** __________

D. What is the current balance of your savings and where are you saving?

Company where saving	Amount saved	Interest rate	Maturity date (if applicable)
	$		
	$		
	$		
	$		
	$		
TOTAL	**$**	___	___

2. Tax reduction & wealth creation

Do you have any negative gearing? ❑ Yes ❑ No

What have you geared? (eg residential property/unit trust investments) ____

How much do you owe? **$** ______________ What is the interest rate? _____________**%**

3. Income protection

Do you have Income Protection Insurance? ❑ Yes ❑ No

If yes, with which company? ____

Annual Premium? **$** _________________ Amount covered for? **$** __________

4. Wealth protection

Do you have Trauma Insurance? ❑ Yes ❑ No

If yes, with which company? ____

Annual Premium? **$** _____________ Amount covered for? **$** __________

Do you have Term (Life) Insurance? ❑ Yes ❑ No

If yes, with which company?

Annual Premium? **$** _____________ Amount covered for? **$** __________

What is the total (estimate) of your liabilities, including the outstanding mortgage on your home? **$** __________

What is the total (estimate) of your current assets, excluding your family home

and including term insurance on death? **$** ___________

Does your spouse have: Life Insurance? ❑ Yes ❑ No Income Insurance? ❑ Yes ❑ No

Trauma Insurance? ❑ Yes ❑ No

5. Wealth distribution

Do you have a will? ❑ Yes ❑ No If yes, do you consider it up-to-date? ❑ Yes ❑ No

Have you told your solicitor and/or family where it is kept? ❑ Yes ❑ No

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6. Staying in financial control

If you have investments, how often are your **investments reviewed?**

❑ Monthly ❑ Quarterly ❑ Half Yearly ❑ Yearly ❑ Other

Do you have an **enduring** power of attorney? ❑ Yes ❑ No

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7. Business owners

Do you have a contingency plan in place for the following events?

Your business partner retires or dies ❑ Yes ❑ No You retire or die ❑ Yes ❑ No

Your business is forced to undertake large, unexpected expenditure ❑ Yes ❑ No

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Please give this completed questionnaire to your adviser.

Please bring with you any statements which relate to the questions we have asked.

Especially remember to bring your latest Superannuation statements.

Thank you for completing the confidential questionnaire. We will rely on this information to complete your

Initial Financial Report