



FINANCIAL  
CHOICE



## Client Fact Find

## 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:	Advisor:
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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](http://www.financialchoice.com.au).

## CLIENT FACT FIND

### Personal Details

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

### Number of Dependent Children

Name	Date of Birth/Age	Provide for Illness or Disabilities

### Cashflow

Description	Client	Partner
Annual Salary		
Other Income		
Annual Living Expenses		

## CLIENT FACT FIND

### Investment Profile Questionnaire

To be completed by both client and partner (C = Client, P = Partner).

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 advisor.

Question	Client Response
<b>What is your knowledge of investment markets?</b>	40 (C) : (P) - I am very experienced 20 (C) : (P) - I have some understanding 10 (C) : (P) - I have very little knowledge 0 (C) : (P) - None of the above
<b>Which of the following best describes your current stage of life?</b>	50 (C) : (P) - I have surplus cash flow and am ready to invest 30 (C) : (P) - I am financially comfortable and my debts are under control 10 (C) : (P) - I want to maintain my lifestyle without taking risks 0 (C) : (P) - None of the above
<b>Do you expect to be drawing an income from your investments?</b>	40 (C) : (P) - Not at all. I'm only investing for growth, not income 30 (C) : (P) - No, I expect all income generated from my investments to be reinvested 20 (C) : (P) - Yes, I will draw an income from my investments but only for tax purposes 10 (C) : (P) - Yes, I am retired and I need to draw an income from my investments
<b>When do you require access to your superannuation and/or invested funds?</b>	40 (C) : (P) - Greater than 10 years 30 (C) : (P) - Between 5 and 10 years 20 (C) : (P) - Between 2 and 5 years 10 (C) : (P) - Must retain full access to capital if possible
<b>In order to earn higher returns over time on average, you must bear more risk, how do you feel about the potential for losses?</b>	40 (C) : (P) - I invest for the long term and would accept losses due to short term market influences 30 (C) : (P) - I generally invest for the long term, but would have some concern with capital losses 20 (C) : (P) - If the income I received didn't change, I would not be too concerned about capital losses in the short term 10 (C) : (P) - I can't accept any losses in the capital value of my investment
<b>You purchase an investment that loses 25% in value in the first month. What do you do?</b>	40 (C) : (P) - Ring your adviser and buy more. It was a good investment at the original price; it's an even better buy now 30 (C) : (P) - Wait it out. It will probably rebound. You understand the investment cycle 20 (C) : (P) - You know shares fluctuate but you need to talk to your adviser to avoid losing sleep 10 (C) : (P) - Sell it. You can't afford to have your capital reduced
<b>If you had \$100,000 in your superannuation or your bank account, which portfolio would you select</b>	50 (C) : (P) - A portfolio with extreme volatility and a 6-in-20-year chance of a negative return 40 (C) : (P) - A portfolio with high volatility and a 5-in-20-year chance of a negative return 30 (C) : (P) - A portfolio with medium volatility and a 4-in-20-year chance of a negative return 20 (C) : (P) - A portfolio with low to medium volatility and a 3-in-20-year chance of a negative return 10 (C) : (P) - A portfolio with low volatility and a 1-in-20-year chance of a negative return

## CLIENT FACT FIND

### Client Investment Profile Assessment

Points Counted for Client:

Points Counted for Partner:

### 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

### Financial Choice Notes

< Insert Additional Notes here >

## CLIENT FACT FIND

### Superannuation

Owner	Fund Name	Balance	Investment Option	Insurance Attached	Defined Benefit Scheme

If you selected 'Other' for your Super Fund, please complete the following table for you nominated fund.

Name of Fund	Contribution Fee	Administration Fee	Indirect Cost Ratio

### Additional Questions

Question	Client Reponse	Partner Response
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)		

## 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
Client						
Partner						

### Financial Choice Notes

Additional information on life insurance

### Asset & Liabilities

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

## CLIENT FACT FIND

### General Insurance

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

### Estate Planning

Question	Client	Partner
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?		

### Professional Advisors

Type	Name	Firm	Phone
Accountant			
Solicitor			
Stockbroker			



## CLIENT FACT FIND

### Client Goals & Objectives

<b>Goals &amp; Objectives</b>
<b>Short Term Goals</b>
<b>Medium Term Goals</b>
<b>Long Term Goals</b>

### Partner Goals & Objectives

<b>Goals &amp; Objectives</b>
<b>Short Term Goals</b>
<b>Medium Term Goals</b>
<b>Long Term Goals</b>

## 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:

Partner Name:

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

Partner Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Date: \_\_\_\_\_

Adviser Name:

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

Date: \_\_\_\_\_