|  |  |
| --- | --- |
|  |  |
|  | Fact Find  Private & Confidential |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Client Name | | |  | Client Type |  | Client ID | | | | | | | |  |  |
| Holly Test | | |  | Individual |  | 125991 | | | | | | | | | |
|  | | | | | | | | | | | | | |  |  |
| Financial Planner | | |  | Auth Rep No. |  | Report Date | | | | | | | |  |  |
| TestP | | |  |  |  | 2 | 4 | / | 0 | 6 | / | 2 | 0 | 2 | 1 |
|  | | | | | | | | | | | | | |  |  |
| Office |  | Email | | |  | Phone Number | | | | | | | |  |  |
|  |  | Test@gmail.com | | |  |  | | | | | | | | | |

## Important

The Corporations Act requires that a financial planner making any recommendation must have reasonable grounds for making that recommendation. This means that we must conduct an appropriate assessment of your investment objectives, financial situation and particular needs.

The information requested in the pages that follow is necessary for the establishment of a reasonable basis upon which a recommendation can be made and it will be used solely for that purpose.

Any advice provided to you may be inappropriate if it is based on incomplete or inaccurate information. You should consider the appropriateness of the advice if that is the case and consider your own circumstances before acting on any advice provided.

## Instructions

This document is a summary of the information we hold in relation to your personal and financial position.

Please review this document carefully and confirm that the information contained within provides an adequate summary of your current circumstances and clearly reflects the needs, goals and objectives which you feel we should be aware of when forming our advice.

Where we hold inaccurate or outdated information in relation to any aspect of your personal and financial position, we encourage you to contact us at your earliest convenience so that we may update our records. We would also encourage you to contact our office if there are any other matters which you would like to bring to our attention which are not specifically noted within this document.

Please contact our office if you should have any questions in relation to this document or any aspect of your financial planning needs.

Personal Information Summary

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Holly | | | | | | | | | |  |  | | | | | | | | | |
| Title | | | |  | Surname | | | | |  | Title | | | |  | Surname | | | | |
| Miss | | | |  | Test | | | | |  |  | | | |  |  | | | | |
|  | | | | | | | | | |  |  | | | | | | | | | |
| Given Name(s) | | | |  | Preferred Name | | | | |  | Given Name(s) | | | |  | Preferred Name | | | | |
| Holly | | | |  | Holly | | | | |  |  | | | |  |  | | | | |
|  | | | | | | | | | |  |  | | | | | | | | | |
| Nationality |  | Resident Status | | | | |  | Tax Resident | |  | Nationality |  | Resident Status | | | | |  | Tax Resident | |
| Australian |  | Not Recorded | | | | |  | Resident | |  |  |  |  | | | | |  |  | |
|  | | | | | | | | | |  |  | | | | | | | | | |
| Gender | | | |  | Marital Status | | | | |  | Gender | | | |  | Marital Status | | | | |
| Female | | | |  | Divorced | | | | |  |  | | | |  |  | | | | |
|  | | | | | | | | | |  |  | | | | | | | | | |
| Date of Birth | | |  | Age | | |  | | ANB |  | Date of Birth | | |  | Age | | |  | | ANB |
| 2 July 1979 | | |  | 41 | | |  | | 42 |  |  | | |  |  | | |  | |  |
|  | | | | | | | | | |  |  | | | | | | | | | |
| Retirement Age | |  | Age Pension Age | | |  | | Preservation Age | |  | Retirement Age | |  | Age Pension Age | | |  | | Preservation Age | |
| 66 | |  | 67 | | |  | | 60 | |  |  | |  |  | | |  | |  | |
|  | | | | | | | | | |  |  | | | | | | | | | |
| Health | | |  | Smoker? | | | | | |  | Health | | |  | Smoker? | | | | | |
| Good | | |  | No | | | | | |  |  | | |  |  | | | | | |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| TFN\* | | | |  |  | |  | |  | | |  | TFN Authority | | | | | |  | | |  | TFN\* | | | |  |  |  | |  | |  | TFN Authority | | | | | |  | | |
| Not Recorded | | | | | | | | |  | | |  | Not Recorded | | | | | |  | | |  |  | | | | | | |  | | |  |  | | | | | |  | | |
|  | | | | | | | | | | | | | | | | | | |  | | | |  | | | | | | | | | | | | | | | | | | | |
| ABN | | | | | | | | | | | | | | | | | | | | | |  | ABN | | | | | | | | | | | | | | | | | | | |
|  |  |  |  | | |  | |  | |  |  | | |  |  |  |  |  | |  |  |  |  |  |  |  | |  |  | |  |  | | |  |  |  |  |  | |  |  |

Children / Dependants

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Name |  | Relationship |  | Date of Birth |  | Age |  | Financially Dependent? |  | Support to Age |
|  |  |  |  |  |  |  |  |  |  |  |
| Alicia Test |  | Daughter |  | 9 February 2009 |  | 12 |  | No |  | n/a |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |

Professional Advisers

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Type |  | Company Name |  | Contact Name |  | Phone Number |
|  |  |  |  |  |  |  | |
| Accountant |  | Not Recorded |  | Not Recorded |  | Not Recorded | |
|  |  |  |  |  |  |  | |
| Solicitor |  | Not Recorded |  | Not Recorded |  | Not Recorded | |
|  |  |  |  |  |  |  | |
| Stockbroker |  | Not Recorded |  | Not Recorded |  | Not Recorded | |
|  |  |  |  |  |  |  | |
|  |  | Not Recorded |  | Not Recorded |  | Not Recorded | |
|  |  |  |  |  |  |  | |
|  |  | Not Recorded |  | Not Recorded |  | Not Recorded | |

\* Please refer to the TFN Authority in this fact find.

Contact Details

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Preferred? | | | Home Address | | | | |  | Preferred? | | | | Postal Address | | | | |
|  | ✔ |  | 15 Green Drive | | | | |  | |  |  |  | Not Recorded | | | | |
|  |  |  |  | | | | |  | |  |  |  |  | | | | |
|  | | | Suburb |  | State |  | Postcode |  | | | | | Suburb |  | State |  | Postcode |
|  | | | CRANBOURNE |  | VIC |  | 7986 |  | | | | |  |  |  |  |  |

Telephone / Email

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | | | Holly |  |  | | |  |
| Preferred? | | | Home Phone |  | Preferred? | | | Home Phone |
|  |  |  | 0501149491 |  |  |  |  |  |
|  |  | |  |  |  |  | |  |
|  | | | Work Phone |  |  | | | Work Phone |
|  |  |  | Not Recorded |  |  |  |  |  |
|  |  | |  |  |  |  | |  |
|  | | | Mobile |  |  | | | Mobile |
|  |  |  | Not Recorded |  |  |  |  |  |
|  |  | |  |  |  |  | |  |
|  | | | Home Email |  |  | | | Home Email |
|  |  |  | Not Recorded |  |  |  |  |  |
|  |  | |  |  |  |  | |  |
|  | | | Work Email |  |  | | | Work Email |
|  |  |  | Not Recorded |  |  |  |  |  |
|  |  | |  |  |  |  | |  |
|  | | | Fax |  |  | | | Fax |
|  |  |  | Not Recorded |  |  |  |  |  |

Communication Preferences

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | Holly |  |  |  | |
|  |  |  |  |  | |
| Internet Access | Not Recorded |  | Internet Access |  | |
|  |  |  |  |  | |
| Electronic Communication Authority | No |  | Electronic Communication Authority |  | |
|  |  |  |  |  | |
| No Call / No Contact | No |  | No Call / No Contact |  | |
|  |  |  |  |  |

Client Notes

|  |
| --- |
|  |

Needs, Goals & Objectives

|  |  |  |  |
| --- | --- | --- | --- |
| Priority | Description | Date | Amount |

|  |  |  |  |
| --- | --- | --- | --- |
| **Cash Reserve** | | **June 2021** | **Not Recorded** |
| Not Recorded | Maintain a cash reserve | June 2021 | $5,000 |

Client’s reasons for seeking advice

|  |
| --- |
| Review the existing super platform. |

Planned Major Expenditure

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Type | Description | Timeframe | Frequency | Amount |
| None Recorded |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |

Future Changes to Your Situation

|  |
| --- |
|  |

Employment

|  |  |  |  |
| --- | --- | --- | --- |
|  | Holly |  |  |
|  |  |  |  |
| Employment Status | Full-time |  |  |
|  |  |  |  |
| Occupation | Accountant - Qualified |  |  |
|  |  |  |  |
| Job Title | Accountant |  |  |
|  |  |  |  |
| Employer Name | Woolsworth |  |  |
|  |  |  |  |
| Employment Start Date |  |  |  |
|  |  |  |  |
| Employment End Date |  |  |  |
|  |  |  |  |
| Hours Worked Per Week |  |  |  |
|  |  |  |  |
| Next Salary Review Date |  |  |  |

Package

|  |  |  |  |
| --- | --- | --- | --- |
| Ordinary Wages (pa) | $67,900 |  |  |
|  |  |  |  |
| Super Contribution Rate | Not Recorded |  |  |
|  |  |  |  |
| Salary Sacrifice (Super) | Not Recorded |  |  |
|  |  |  |  |
| Salary Sacrifice (Other) | Not Recorded |  |  |

Duty Split

|  |  |  |  |
| --- | --- | --- | --- |
| Administrative | Not Recorded |  |  |
|  |  |  |  |
| Supervisory | Not Recorded |  |  |
|  |  |  |  |
| Travel | Not Recorded |  |  |
|  |  |  |  |
| Manual | Not Recorded |  |  |

Retirement

|  |  |  |  |
| --- | --- | --- | --- |
| Retirement Date | 30 June 2045 |  |  |
|  |  |  |  |
| Years Until Retirement | 24 years |  |  |
|  |  |  |  |
| Age At Retirement | 66 |  |  |

Employment Notes

|  |
| --- |
|  |

Centrelink / DVA

|  |  |  |  |
| --- | --- | --- | --- |
|  | Holly |  |  |
|  |  |  |  |
| Benefits Received | Not Recorded |  |  |
|  |  |  |  |
| Seniors Health Card | Not Recorded |  |  |
|  |  |  |  |
| Centrelink Relationship No. | Not Recorded |  |  |
|  |  |  |  |
| DVA File No. | Not Recorded |  |  |
|  |  |  |  |
| Housing Status | Not Recorded |  |  |
|  |  |  |  |
| Age Pension Age | 67 |  |  |

Gifting

|  |
| --- |
|  |

Centrelink / DVA Notes

|  |
| --- |
|  |

Estate Planning

|  |  |  |  |
| --- | --- | --- | --- |
|  | Holly |  |  |
|  |  |  |  |
| Will Exists | Yes |  |  |
|  |  |  |  |
| Is Will Current | No |  |  |
|  |  |  |  |
| Date of Will | 1 June 2021 (last reviewed 1 June 2021) |  |  |
|  |  |  |  |
| Location of Will | Not Recorded |  |  |
|  |  |  |  |
| Executor(s) | Not Recorded |  |  |
|  |  |  |  |
| Testamentary Trust? | xxx |  | xxx |
|  |  |  |  |
| Power of Attorney? | Yes - Enduring (Test) |  |  |
|  |  |  |  |
| Enduring Guardian Appointed? | xxx |  | xxx |
|  |  |  |  |
| Funeral Plan | Not Recorded |  |  |

Estate Beneficiaries

|  |  |  |  |
| --- | --- | --- | --- |
| Benefactor | Beneficiary | Age of Entitlement | Notes |
| None Recorded |  |  |  |
|  |  |  |  |
|  |  |  |  |

Death Benefit Nomination(s)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Fund / Owner | Type of Nomination | Beneficiary | Relationship | Date of Expiry |
| IOOF Pursuit Select Personal Super - Consultum (as of 1 July 2018) / Holly | Non-Binding | Account, TEst  (100%) | sis | 30 Jun 2021 | |

Expected Inheritance(s)

|  |  |  |  |
| --- | --- | --- | --- |
|  |  |  |  |
| Expected inheritance? | Not Recorded |  | Not Recorded |
|  |  |  |  |
| Estimated Value | Not Recorded |  | Not Recorded |
|  |  |  |  |
| Type of Asset | Not Recorded |  | Not Recorded |

Estate Planning Notes

|  |
| --- |
|  |

Private Health Insurance

|  |  |  |  |
| --- | --- | --- | --- |
|  | Holly |  |  |
|  |  |  |  |
| Current Health | Good |  |  |
|  |  |  |  |
| Cover under Private Policy | Yes |  |  |
|  |  |  |  |
| Cover under Group Policy | Not Recorded |  |  |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Policy No. | Owner(s) | Details | Underwriter | Renewal  Date | Cover  Type | Premium  (Frequency) |
| None Recorded |  |  |  |  |  |  | |
|  |  |  |  |  |  |  | |

Private Health Insurance Notes

|  |
| --- |
|  |

General Insurance

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Policy No. | Owner(s) | Details | Underwriter | Renewal  Date | Sum  Insured | Premium  (Frequency) |
| **Motor Vehicle** | | | | | | |
| None Recorded |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| **Home & Contents** | | | | | | |
| None Recorded |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| **Other** | | | | | | |
| None Recorded |  |  |  |  |  |  |
|  |  |  |  |  |  |  |

General Insurance Notes

|  |
| --- |
|  |

Personal Risk Insurance

Cover Summary

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Policy No. | Underwriter | Policy Name | Life | TPD | Trauma | Income Protection | Business Expense |
| Holly | | | | | | | | |
| 725234 | TAL | TAL Accelerated Protection | $175,000 | $175,000 | - | - | - | |
|  |  | **Total (Holly ):** | **$175,000** | **$175,000** | **$0** | **$0** | **$0** | |

Policy Specifications

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Policy No. | Life & Amount | Type | Renewal  Date | Issue Status | Stand Alone? | Buy Back? | Reinstate-ment? | Waiting Period | Benefit Period | Via  Super | Annual Premium |
| Life |  |  |  |  |  |  |  |  |  |  |  | |
| TAL  *725234* | Holly  $175,000 | Term | **x** | x | n/a | n/a | n/a | n/a | n/a | Yes | $1,986.88  (Stepped) | |
| TPD |  |  |  |  |  |  |  |  |  |  |  | |
| TAL  *725234* | Holly  $175,000 | Any Occupation | **x** | x | x | x | n/a | x | n/a | Yes | $1,986.88  (Stepped) | |
| Trauma |  |  |  |  |  |  |  |  |  |  |  | |
|  |  | x | x | x | x | x | x | n/a | n/a | n/a | x | |
|  |  | x | x | x | x | x | x | n/a | n/a | n/a | x | |
|  |  | x | x | x | x | x | x | n/a | n/a | n/a | $1,986.88  (Stepped) | |
| Income Protection | |  |  |  |  |  |  |  |  |  |  | |
|  |  | x | x | x | x | x | x | n/a | n/a | n/a | x | |
|  |  | x | x | x | x | x | x | n/a | n/a | n/a | x | |
|  |  | x | x | x | x | x | x | n/a | n/a | n/a | x | |
| Business Expense | |  |  |  |  |  |  |  |  |  |  | |
|  |  | x | x | x | x | x | x | n/a | n/a | n/a | x | |
|  |  | x | x | x | x | x | x | n/a | n/a | n/a | x | |
|  |  | x | x | x | x | x | x | n/a | n/a | n/a | x | |

Risk Insurance Notes

|  |
| --- |
|  |

Cashflow Position

Income

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Owner | Description | Regular  Amount | Frequency | Annual Amount |
| Holly | Ordinary Wages - Salary | $67,900.00 | Yearly | $67,900 |
| Holly | Investment: Rental - Rental Income | $379.00 | Weekly | $19,708 |
| **Total Income:** | | | | **$87,608** |

Expenses

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Owner | Description | Regular  Amount | Frequency | Annual Amount |
| Holly | Insurance Premium - TAL Accelerated Protection 725234 | $1,986.88 | Yearly | $1,987 |
| Holly | Living Expenses - Living Expenses | $39,750.00 | Yearly | $39,750 |
| Holly | Tax-Deductible Mortgage Payments - ANZ | $10,000.00 | Monthly | $120,000 |
| Holly | Mortgage Payments - S loan | $570.00 | Monthly | $6,840 |
| **Total Expenses:** | | | | **$168,577** |

Cashflow Summary

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Weekly | Fortnightly | Monthly | Annually |
| **Income** | $1,685 | $3,370 | $7,301 | $87,608 |
| **Expenses** | $3,242 | $6,484 | $14,048 | $168,577 |
| **Deficit** | **$1,557** | **$3,114** | **$6,747** | **$80,969** |

## Cashflow Notes

|  |
| --- |
|  |

Lifestyle Assets

|  |  |  |  |
| --- | --- | --- | --- |
| Owner | Type | Description | Value |
| Holly | Real Estate | Home | $475,000 |
| Holly | Real Estate | Investment Property - Widebay | Not Recorded |
| Holly | Life Style | Home Contents | $13,000 |
| Holly | Liquid Assets | ANZ Term Deposit | $150,000 |
| Holly | Liquid Assets | CBA Bank Account | $28,950 |
| **Total Lifestyle Assets:** | | | **$666,950** |

## Lifestyle Asset Notes

|  |
| --- |
|  |

Liabilities

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Owner | Description | Deductible  % | P & I /  Interest Only | Interest Rate | Repayment Amount | Outstanding Balance |
| **Deductible** | | | | | | |
| Holly | Investment Property Mortgage  - ANZ | 100% | Principal & Interest | 0.40%  (Fixed) | $10,000.00  (Monthly) | $350,000 |
| **Total Deductible:** | | | | | | **$350,000** |
|  | | | | | |  |
| **Non-Deductible** | | | | | | |
| Holly | Primary Residence Mortgage  - S loan | n/a | Principal & Interest | 3.50%  (Fixed) | $570.00  (Monthly) | $79,000 |
| **Total Non-Deductible:** | | | | | | **$79,000** |

## Summary

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Type | Outstanding Balance | Proportion | Weekly  Repayment | Fortnightly  Repayment | Monthly Repayment | Annual Repayment |
| Deductible | $350,000 | 81.59% | $2,307.69 | $4,615.38 | $10,000.00 | $120,000.00 |
| Non-Deductible | $79,000 | 18.41% | $131.54 | $263.08 | $570.00 | $6,840.00 |
| **Total:** | **$429,000** | **100.00%** | **$2,439.23** | **$4,878.46** | **$10,570.00** | **$126,840.00** |

## Liability Notes

|  |
| --- |
|  |

Superannuation

|  |  |  |  |
| --- | --- | --- | --- |
|  | Holly |  |  |
|  |  |  |  |
| Phase | Not Recorded |  |  |
|  |  |  |  |
| Employer Contribution Rate | Not Recorded |  |  |
|  |  |  |  |
| Employee Contributions (Post-Tax) | Not Recorded |  |  |
|  |  |  |  |
| Employee Contributions (Pre-Tax) | Not Recorded |  |  |

## Accumulation / Defined Benefit Funds

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Owner | Description | Date of Balance | Taxable Component | | Tax Free Component | | Total Balance |
| Holly | IOOF Pursuit Select Personal Super - Consultum (as of 1 July 2018) | 24 Jun 2021 | 100% | $221,148 |  |  | $221,148 | |
| **Total (Holly ):** | | | | | | | **$221,148** | |

## Retirement Income Streams

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Owner | Description | Balance | Tax Free Portion | Payment  Type | Payment Amount | C’Link Deductible |
| None Recorded |  |  |  |  |  |  | |
|  |  |  |  |  |  |  | |
|  | **Total (Holly ):** |  |  |  |  |  | |

## Superannuation Notes

|  |
| --- |
|  |

## Annuities

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Owner | Description | Income Amount | Term | Income  Escalation | Complying | RCV |
| None Recorded |  |  |  |  |  |  | |
|  |  |  |  |  |  |  | |
|  |  |  |  |  |  |  | |
|  | **Total:** | **$0** |  |  |  |  | |

Investment Portfolio

The following portfolio valuation utilises unit prices available on the 24th of June 2021.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Owner | Investment Name | Investment  Code | Units | Weight | Market  Value |
| Holly | | | | | |
| IOOF Pursuit Select Super | | | | | |
| Holly | AUSBIL Australian Active Equity Portfolio | AAP0103AU | 7,896.00 | 15.50% | $34,283.29 |
| Holly | Aberdeen Standard Australian Small Companies Fund | CSA0131AU | 7,867.00 | 13.74% | $30,391.01 |
| Holly | Alpha Diversified Income Fund | ETL0329AU | 17,867.00 | 7.44% | $16,450.15 |
| Holly | Alpha Enhanced Yield Fund | ETL0093AU | 13,867.00 | 5.08% | $11,225.34 |
| Holly | Bennelong Concentrated Australian Equities Fund | BFL0002AU | 7,789.00 | 10.73% | $23,733.08 |
| Holly | Bentham Global Income Fund | CSA0038AU | 17,897.00 | 8.59% | $19,001.24 |
| Holly | Cash Holding - IOOF Pursuit Select (No Pricing) | FC51368AU | 7,859.00 | 3.55% | $7,859.00 |
| Holly | IOOF MultiMix Australian Shares Trust | IOF0092AU | 8,759.00 | 4.81% | $10,638.68 |
| Holly | Lazard Select Australian Equity Fund - W Class | LAZ0013AU | 3,786.00 | 2.57% | $5,674.46 |
| Holly | PIMCO Global Bond Fund - Wholesale Class | ETL0018AU | 23,786.00 | 10.72% | $23,705.13 |
| Holly | Pengana Australian Equities Fund | PCL0005AU | 13,786.00 | 12.73% | $28,141.36 |
| Holly | Perpetual Exact Market Cash Fund | PER0258AU | 9,797.00 | 4.54% | $10,045.42 |
| **Total for IOOF Pursuit Select Super:** | | | | **100.00%** | **$221,148.16** |
| IOOF Portfolio Service Inv - Ret | | | | | |
| Holly | Cash Holding - IOOF Portfolio Service Investment (No Pricing) | FC53514AU | 24,000.00 | 1.98% | $24,000.00 |
| Holly | First Sentier Wholesale Geared Share Fund | FSF0043AU | 15,352.56 | 7.09% | $85,777.83 |
| Holly | IOOF MultiMix Conservative Trust | IOF0095AU | 324,909.75 | 26.80% | $324,162.45 |
| Holly | IOOF MultiMix International Shares Trust | IOF0098AU | 80,099.17 | 7.08% | $85,666.06 |
| Holly | Magellan Global Fund | MGE0001AU | 22,686.03 | 5.11% | $61,826.23 |
| Holly | Magellan Infrastructure Fund (Unhedged) | MGE0006AU | 60,565.28 | 9.01% | $108,999.33 |
| Holly | Schroder Fixed Income Fund - Wholesale Class | SCH0028AU | 131,324.19 | 12.81% | $154,910.01 |
| Holly | Specialist Property Fund | WPC0012AU | 87,345.33 | 6.92% | $83,755.43 |
| Holly | T. Rowe Price Global Equity Fund | ETL0071AU | 29,829.97 | 5.18% | $62,651.88 |
| Holly | Vanguard Australian Shares Index Fund | VAN0002AU | 27,382.67 | 5.97% | $72,188.94 |
| Holly | Vanguard International Property Securities Index Fund | VAN0018AU | 61,302.68 | 5.97% | $72,183.91 |
| Holly | Vanguard W'sale International Shares Index Fund | VAN0003AU | 26,032.25 | 6.08% | $73,483.84 |
| **Total for IOOF Portfolio Service Inv - Ret:** | | | | **100.00%** | **$1,209,605.91** |
| IOOF Portfolio Service Inv - Reb | | | | | |
| Holly | Cash Holding - IOOF Portfolio Service Investment (No Pricing) | FC53514AU | 2,000.00 | 1.98% | $2,000.00 |
| Holly | First Sentier Wholesale Geared Share Fund | FSF0043AU | 1,279.38 | 7.09% | $7,148.15 |
| Holly | IOOF MultiMix Conservative Trust | IOF0095AU | 27,075.81 | 26.80% | $27,013.54 |
| Holly | IOOF MultiMix International Shares Trust | IOF0098AU | 6,674.93 | 7.08% | $7,138.84 |
| Holly | Magellan Global Fund | MGE0001AU | 1,890.50 | 5.11% | $5,152.19 |
| Holly | Magellan Infrastructure Fund (Unhedged) | MGE0006AU | 5,047.11 | 9.01% | $9,083.28 |
| Holly | Schroder Fixed Income Fund - Wholesale Class | SCH0028AU | 10,943.68 | 12.81% | $12,909.17 |
| Holly | Specialist Property Fund | WPC0012AU | 7,278.78 | 6.92% | $6,979.62 |
| Holly | T. Rowe Price Global Equity Fund | ETL0071AU | 2,485.83 | 5.18% | $5,220.99 |
| Holly | Vanguard Australian Shares Index Fund | VAN0002AU | 2,281.89 | 5.97% | $6,015.75 |
| Holly | Vanguard International Property Securities Index Fund | VAN0018AU | 5,108.56 | 5.97% | $6,015.33 |
| Holly | Vanguard W'sale International Shares Index Fund | VAN0003AU | 2,169.35 | 6.08% | $6,123.65 |
| **Total for IOOF Portfolio Service Inv - Reb:** | | | | **100.00%** | **$100,800.51** |
| **Total for Holly :** | | | | | **$1,531,554.58** |
|  | | | | |  |
| **Total Investment Assets:** | | | | | **$1,531,554.58** |

Risk Profile - Holly

We have previously discussed your level of risk tolerance and attitude towards investing. During our discussions, you selected a **Moderate Growth** risk profile which describes your respective investment preferences and risk tolerance.

|  |
| --- |
| The investment objective of a Moderate Growth investor is to place an emphasis on longer term growth using a combination of asset classes to moderate some volatility.  A Moderate Growth portfolio looks to invest around 70% in growth assets (eg equities and property) and the remainder in defensive assets (eg cash and fixed income). The figure of 70% is a general benchmark; actual allocations over time will vary around this as investment conditions change and investment managers take opportunities to improve returns.  This portfolio suits investors who are willing to accept higher levels of investment value volatility in return for higher potential investment performance, however some capital stability is still desired. |
| Profile Characteristics |
| Generally, investors in this type of profile would display the following characteristics:  • They are accepting of moderate levels of short-term volatility in the returns and value of their portfolio.  • Are interested in taking additional risk in the pursuit of potentially higher returns over the long-term.  • May need to access cash from the portfolio in the medium to long-term.  • Would like exposure to investments that aim to increase in value, over and above inflation – that is, they ‘grow in real terms’. |
|  |
| Investment Strategy & Timeframe |
| • Suitable for investors with a medium to longer term investment time frame with no need to access a large part of their investment over that time.  • It is important to note that the value of your capital can move up and down over time, particularly in shorter time spans.  • These investments should be considered with a minimum time frame of 7 years. |

Benchmark Asset Allocation

|  |
| --- |
|  |

Asset Allocation Comparison

The following compares the target asset allocation of your nominated risk profile to the current asset allocation of your portfolio.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Asset Allocation (%)** | | | |
| **Asset Class** | **Min** | **Target** | **Max** | **Current** |
| **Defensive Assets** | | | | |
| Domestic Cash | 0.00 | 0.00 | 20.00 | 8.70 |
| Domestic Fixed Interest | 0.00 | 2.50 | 35.00 | 14.01 |
| International Cash | 0.00 | 0.00 | 10.00 | 0.38 |
| International Fixed Interest | 0.00 | 2.50 | 35.00 | 8.70 |
| Defensive Alternative | 0.00 | 25.00 | 30.00 | 1.24 |
| **Total Defensive:** |  | **30.00** |  | **33.03** |
| **Growth Assets** | | | | |
| Domestic Equity | 15.00 | 24.00 | 55.00 | 20.61 |
| Domestic Property | 0.00 | 0.00 | 30.00 | 2.43 |
| International Equity | 15.00 | 30.00 | 55.00 | 22.27 |
| International Property | 0.00 | 10.00 | 30.00 | 19.01 |
| Growth Alternative | 0.00 | 6.00 | 20.00 | 2.65 |
| **Total Growth:** |  | **70.00** |  | **66.97** |
| **Total:** |  | **100.00** |  | **100.00** |

Risk Profile Notes

|  |
| --- |
|  |

Related Self Managed Superannuation Fund

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Fund Name | None Recorded | | | | | | | | | Investment Assets |  |  |
|  |  | | | | | | | | |  |  | |
| TFN\* |  |  |  |  |  |  |  |  |  | Trustee Type |  |  |

Fund Members

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | Name |  | Date of Birth |  | Phase |  | Fund Balance | |
|  |  |  |  |  |  |  |  | |  | |
| 1 |  |  |  |  |  |  |  | |  | |
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| 4 |  |  |  |  |  |  |  | |  | |

SMSF Notes

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\* Please refer to the TFN Authority in this fact find.

Related Company

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Company Name | None Recorded | | | | | | | | | | | | | | | | | Investment Assets |  |  |
|  |  | | | | | | | | | | | | | | | | |  |  |  |
| Trading Name |  | | | | | | | | | | | | | | | | | Company Type |  |  |
|  |  | | | | | | | | | | | | | | | | |  |  |  |
| ABN |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | TFN\* |  |  |

Directors

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | Name |  | Key Person |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
| 1 |  |  |  |  |  |  |  |  |
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| 2 |  |  |  |  |  |  |  |  |
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Company Notes

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\* Please refer to the TFN Authority in this fact find.

Related Trust

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Trust Name | None Recorded | | Investment Assets |  |  |
|  |  | |  |  |  |
| TFN\* |  |  | Trustee Type |  |  |

Trustees

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  |  | Name |  | Type |  | TFN |
|  |  |  |  |  |  |  |
| 1 |  |  |  |  |  |  |
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| 2 |  |  |  |  |  |  |
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Trust Notes

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\* Please refer to the TFN Authority in this fact find.

Related Partnership

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Partnership Name | None Recorded | | Investment Assets |  |  |
|  |  | |  |  |  |
| TFN\* |  |  | Partnership Type |  |  |

Business Partners

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  |  | Name |  | Type |  | Percentage |
|  |  |  |  |  |  |  |
| 1 |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| 2 |  |  |  |  |  |  |
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Partnership Notes

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\* Please refer to the TFN Authority in this fact find.

Your Client Profile

Politically Exposed Persons (PEP)

|  |  |  |  |
| --- | --- | --- | --- |
|  | Holly |  | Client 2 |
|  |  |  |  |
| Is the client a PEP? | No Yes (provide details below) |  | No Yes (provide details below) |
|  |  |  |  |
| Date of PEP review |  |  |  |
|  |  |  |  |
| PEP Category | Domestic PEP  ForeignPEP |  | Domestic PEP  ForeignPEP |
|  |  |  |  |
| PEP Type | PEP  PEP associate  PEP close family  PEP related entity  Legal entity associated with PEP |  | PEP  PEP associate  PEP close family  PEP related entity  Legal entity associated with PEP |

Additional Information

Use this field to record further details of the client’s PEP status.

|  |  |  |
| --- | --- | --- |
| Holly |  | Client 2 |
|  |  |  |
|  |  |  |

Acknowledgements

I confirm the following:

Client declaration

I declare that the information provided in this fact find is complete and accurate to the best of my knowledge (except where I have indicated that I have chosen not to provide the information).

I understand and acknowledge that if I do not fully or accurately complete the fact find, that any recommendation or advice given by my Consultum Authorised Representative may be inappropriate to my needs and that I risk making a financial commitment to a financial product or strategy that may be inappropriate for the needs I have identified.

I also understand that if I do not provide all the requested information, my Consultum Authorised Representative may not be able to provide me with financial advice or other requested services or products.

If a Statement of Advice is prepared for my consideration, I acknowledge that it will be subject to the payment model outlined in the Adviser Profile provided by my Consultum Authorised Representative.

Privacy

I understand that Consultum and my Consultum Authorised Representative may be required to collect my personal information under the Corporations Act 2001 and/or the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.

I acknowledge that I have received and read the Consultum Financial Services Guide (FSG) and Adviser Profile and the contents have been explained to me.

I understand that my personal information will be used for the purpose of providing me with financial advice and for other purposes detailed in the FSG and Adviser Profile.

I understand that my personal information will be used in accordance with the Consultum Privacy Policy, which contains information about how I may access or correct my personal information and how I may complain about a breach of my privacy.

I understand that I may obtain a copy of Consultum’s Privacy Policy by contacting Consultum on 1800 062 134 or visiting their website at [www.consultum.com.au/privacy](http://www.consultum.com.au/privacy).

I understand that, in connection with providing services to me, my personal information (such as, name, contact details and account information) may be disclosed to Consultum's related bodies corporate, to a person with whom I receive joint financial services, my financial and professional advisers, businesses that may have referred me to Consultum, credit unions, building societies, banks and other financial institutions.

I understand that my personal information (including sensitive health information) may be disclosed to life companies to establish and maintain requested insurance.

I understand that if I have provided the personal information of other persons, it is my responsibility to inform those persons and refer them to Consultum's Privacy Policy.

No Call/No Contact

|  |  |
| --- | --- |
|  | I wish to be placed on a ‘No Call/No Contact Register’ which entitles me not to be contacted regarding any financial products without my express consent, unless otherwise directed. |

Tick the box above if you DO NOT want us to contact you without your expressed consent.

Electronic Communication Acceptance

|  |  |
| --- | --- |
|  | I confirm my acceptance that I am willing and able to receive and access personal and relevant information, communication and documents by electronic means such as email, direct links to internet sites, etc. sent to me by my adviser, financial product providers and other related parties where required to assist my adviser in providing financial services to me. |

I confirm my acceptance that I am willing and able to receive and access these documents in electronic format.

I understand that I can keep a copy of these documents so I may access them in the future.

I understand that paper documents can be provided free of charge on request.

Disclaimer: Consultum and/or your Consultum Authorised Representative will not be held accountable if the email address provided can be viewed and/or manipulated by multiple users. If at any time you believe your email address is insecure, please notify your financial adviser in either person or over the telephone.

Tax file number declaration

I agree to the collection and retention of my Tax File Number (TFN), including related entities, by my Consultum Authorised Representative and Consultum. I understand that my TFN will be used in connection with providing me with financial product and strategy recommendations and only in accordance with legislative requirements (e.g., relevant taxation and superannuation laws).

I understand that my TFN may be provided to financial institutions (e.g. life insurance companies or fund managers) or Government bodies (e.g. the Australian Taxation Office or Centrelink) if required and authorised by law. I understand that it is not an offence if I choose not to provide my TFN but providing it has advantages, including that, other than the tax that may ordinarily apply, I will not pay more tax than I need to.

I understand my TFN will be stored and treated as confidential and that reasonable steps will be taken to prevent the loss, disclosure and/or misuse of my TFN by third parties. I understand that reasonable steps will be taken to destroy or permanently de-identify my TFN when it is no longer needed for an authorised purpose.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Signature | | | | | |
|  | | | | | |
|  | | | | | |
| Name | | | | | |
| Holly Test | | | | | |
|  | | | | | |
| Date | | | | | |
|  | / |  | / |  |  |

Adviser Declaration

I have provided you with a copy of the Consultum Financial Advisers Pty Ltd Financial Services Guide and Privacy Policy prior to any financial product and strategy recommendations being made and personal and sensitive information being collected.

As a recipient of TFN information I, as a Consultum Financial Advisers Pty Ltd Authorised Representative, have taken reasonable steps to ensure:

* That the client(s) is informed of the legal basis for collection, that declining to provide a TFN is not an offence and the consequences of not providing a TFN.
* That the manner of obtaining the TFN was not unreasonably intrusive.
* The TFN will only be disclosed to Fund Managers and Life Insurance Companies as relevant and required by Superannuation and Taxation Laws.

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| Signed: |  |  |  |  |  |  |  |
| Dated: |  | **/** |  | **/** |  |

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| **Office Use Only** | | | | | | | | |
| Implementation Fee | | |  | Adviser Service Fee | | |  | Service Agreement |
| $ | OR | % |  | $ | OR | % |  |  |
|  | | |  |  | | |  |  |
| TFN | | |  | Electronic Communication Authority | | |  | FSG Provided |
| Not Held | | |  | Not Signed | | |  | Consultum V10 : 03 August 2020 |

Scope of Advice (Adviser Use Only)

**Adviser:** Please ensure all sections of the fact find are completed. Do not leave any sections blank. If a question is not answered because the topic is not in scope, indicate as such on that page. If a question is relevant to the scope, and information has not been provided, explain why on the following pages. For all advice areas that are relevant and in scope, ensure the sub-advice areas are completed on the following pages.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Advice Area |  | Relevant / Scope |  | If relevant and not in scope, explain why |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Insurance (both inside and outside Super – where applicable) |  |  | Relevant + In Scope |  |  |
|  |  |  | Relevant + Not In Scope |  |  |
|  |  |  | Not Relevant |  |  |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Superannuation |  |  | Relevant + In Scope |  |  |
|  |  |  | Relevant + Not In Scope |  |  |
|  |  |  | Not Relevant |  |  |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Retirement income |  |  | Relevant + In Scope |  |  |
|  |  |  | Relevant + Not In Scope |  |  |
|  |  |  | Not Relevant |  |  |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Estate planning |  |  | Relevant + In Scope |  |  |
|  |  |  | Relevant + Not In Scope |  |  |
|  |  |  | Not Relevant |  |  |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Investment |  |  | Relevant + In Scope |  |  |
|  |  |  | Relevant + Not In Scope |  |  |
|  |  |  | Not Relevant |  |  |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Cash flow management |  |  | Relevant + In Scope |  |  |
|  |  |  | Relevant + Not In Scope |  |  |
|  |  |  | Not Relevant |  |  |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Aged care |  |  | Relevant + In Scope |  |  |
|  |  |  | Relevant + Not In Scope |  |  |
|  |  |  | Not Relevant |  |  |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Social Security |  |  | Relevant + In Scope |  |  |
|  |  |  | Relevant + Not In Scope |  |  |
|  |  |  | Not Relevant |  |  |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Debt management |  |  | Relevant + In Scope |  |  |
|  |  |  | Relevant + Not In Scope |  |  |
|  |  |  | Not Relevant |  |  |

Scope of Advice (continued)

Insurance

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Sub-Advice Area |  | In / Out |  | If in, explain if:  - Will be limited,  - any products are excluded, or  - any information is missing |  | If out, explain:  - reason for scoping out |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Life |  |  | In |  |  | Out |  |  |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| TPD |  |  | In |  |  | Out |  |  |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Income protection |  |  | In |  |  | Out |  |  |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Trauma |  |  | In |  |  | Out |  |  |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Business insurance |  |  | In |  |  | Out |  |  |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | In |  |  | Out |  |  |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | In |  |  | Out |  |  |

Superannuation

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Sub-Advice Area |  | In / Out |  | If in, explain if:  - Will be limited,  - any products are excluded, or  - any information is missing |  | If out, explain:  - reason for scoping out |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Contributions |  |  | In |  |  | Out |  | You are happy with your current level of contributions. |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Platform review |  |  | In |  |  | Out |  | You would like to review the possibility of moving into another platform. However, you are happy to retain your existing platform - even if other options may be expensive, at this stage. |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Portfolio review |  |  | In |  |  | Out |  | No limitations |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| SMSF |  |  | In |  |  | Out |  | You have no requirement to have an SMSF at this stage. |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | In |  |  | Out |  |  |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | In |  |  | Out |  |  |

Retirement income

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Sub-Advice Area |  | In / Out |  | If in, explain if:  - Will be limited,  - any products are excluded, or  - any information is missing |  | If out, explain:  - reason for scoping out |

|  |  |  |  |  |  |  |  |  |
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| Income streams |  |  | In |  |  | Out |  |  |

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| Platform review |  |  | In |  |  | Out |  |  |

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| Portfolio review |  |  | In |  |  | Out |  |  |

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| Withdrawals |  |  | In |  |  | Out |  |  |

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|  |  |  | In |  |  | Out |  |  |

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|  |  |  | In |  |  | Out |  |  |

Scope of Advice (continued)

Estate planning

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Sub-Advice Area |  | In / Out |  | If in, explain if:  - Will be limited,  - any products are excluded, or  - any information is missing |  | If out, explain:  - reason for scoping out |

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| Super death benefit nominations |  |  | In |  |  | Out |  |  |

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| Insurance nominations |  |  | In |  |  | Out |  |  |

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| Wills |  |  | In |  |  | Out |  |  |

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| POA/EPOA |  |  | In |  |  | Out |  |  |

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| Other structures (eg testamentary trust) |  |  | In |  |  | Out |  |  |

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| Guardianship/health directives |  |  | In |  |  | Out |  |  |

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|  |  |  | In |  |  | Out |  |  |

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|  |  |  | In |  |  | Out |  |  |

Investment

|  |  |  |  |  |  |  |
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| Sub-Advice Area |  | In / Out |  | If in, explain if:  - Will be limited,  - any products are excluded, or  - any information is missing |  | If out, explain:  - reason for scoping out |

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| Direct shares |  |  | In |  |  | Out |  |  |

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| Platform review |  |  | In |  |  | Out |  |  |

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| Portfolio review |  |  | In |  |  | Out |  |  |

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|  |  |  | In |  |  | Out |  |  |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | In |  |  | Out |  |  |

Cash flow management

|  |  |  |  |  |  |  |
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| Sub-Advice Area |  | In / Out |  | If in, explain if:  - Will be limited,  - any products are excluded, or  - any information is missing |  | If out, explain:  - reason for scoping out |

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| Budgeting |  |  | In |  |  | Out |  |  |

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|  |  |  | In |  |  | Out |  |  |

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|  |  |  | In |  |  | Out |  |  |

Scope of Advice (continued)

Aged care

|  |  |  |  |  |  |  |
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| Sub-Advice Area |  | In / Out |  | If in, explain if:  - Will be limited,  - any products are excluded, or  - any information is missing |  | If out, explain:  - reason for scoping out |

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| Home care |  |  | In |  |  | Out |  |  |

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| Residential aged care |  |  | In |  |  | Out |  |  |

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|  |  |  | In |  |  | Out |  |  |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | In |  |  | Out |  |  |

Social Security

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Sub-Advice Area |  | In / Out |  | If in, explain if:  - Will be limited,  - any products are excluded, or  - any information is missing |  | If out, explain:  - reason for scoping out |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Income support payments (Centrelink/DVA) |  |  | In |  |  | Out |  |  |

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| Concession cards |  |  | In |  |  | Out |  |  |

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|  |  |  | In |  |  | Out |  |  |

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|  |  |  | In |  |  | Out |  |  |

Debt management

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| Sub-Advice Area |  | In / Out |  | If in, explain if:  - Will be limited,  - any products are excluded, or  - any information is missing |  | If out, explain:  - reason for scoping out |

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| Deductible debt |  |  | In |  |  | Out |  |  |

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| Non-deductible debt |  |  | In |  |  | Out |  |  |

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|  |  |  | In |  |  | Out |  |  |

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|  |  |  | In |  |  | Out |  |  |

Your Client Profile

Vulnerable clients

|  |  |  |  |
| --- | --- | --- | --- |
|  | Holly |  | Client 2 |
|  |  |  |  |
| Is the client vulnerable? | No  Yes (provide details below) |  | No  Yes (provide details below) |
|  |  |  |  |
|  | Over age 85\* |  | Over age 85\* |
|  |  |  |  |
|  | Does not understand English |  | Does not understand English |
|  |  |  |  |
|  | Exhibits a physical disability  (eg blindness and/or hearing impairment) |  | Exhibits a physical disability  (eg blindness and/or hearing impairment) |
|  |  |  |  |
|  | Exhibits a mental impairment  (eg dementia) |  | Exhibits a mental impairment  (eg dementia) |
|  |  |  |  |
|  | Has someone acting as a Power of Attorney,  trustee or guardian |  | Has someone acting as a Power of Attorney,  trustee or guardian |
|  |  |  |  |
|  | Financial abuse |  | Financial abuse |
|  |  |  |  |
|  | Other (please specify): |  | Other (please specify): |
|  |  |  |  |

\* Reaching age 85 does not automatically make a client vulnerable. Your reasoning for whether a person over age 85 is vulnerable or not needs to be outlined below.

Additional information

Use this field to record details of your assessment of the client’s vulnerability status, or to capture any other relevant information.

|  |  |  |
| --- | --- | --- |
| Holly |  |  |
|  |  |  |
|  |  |  |