



Client Needs Analysis and Fact Find

Completed by:

Sumit Monga

Adviser

For

sumit monga

Client

on

2016/06/17

Date

CLIENT INFORMATION

Basic Information

TITLE: Mr.	FIRST NAME: sumit	SECOND NAME: Y	SURNAME: monga
PREFERRED NAME: sumit		DATE OF BIRTH: 1982-07-23	GENDER: Male

Contact Information

HOME PHONE: 0211174612	WORK PHONE:
MOBILE PHONE:	EMAIL ADDRESS:

Address Information

STREET ADDRESS:	SUBURB:
CITY:	POSTCODE:

Current Employment

OCCUPATION:	JOB TITLE:	
GROSS SALARY:	EMPLOYER:	STATUS: sumit
LENGTH (IN YEARS):	PAID LEAVE OWING:	START DATE:
ADMINISTRATIVE DUTIES(%):	TRAVEL DUTIES(%):	MANUAL DUTIES(%):

Previous Employment

OCCUPATION:	JOB TITLE:	
GROSS SALARY:	EMPLOYER:	STATUS:
LENGTH (IN YEARS):	PAID LEAVE OWING:	
START DATE:	END DATE:	

Tax Information

TAX RESIDENT STATUS:	IF NOT, WHAT COUNTRY ARE YOU RESIDENT:
sumit	
IRD NUMBER:	PRESCRIBED INVESTOR RATE:
	sumit

PARTNER INFORMATION

Basic Information

TITLE:	FIRST NAME:	SECOND NAME:	SURNAME:
Mr.			
PREFERRED NAME:		DATE OF BIRTH:	GENDER:
			Male

Contact Information

HOME PHONE:	WORK PHONE:
MOBILE PHONE:	EMAIL ADDRESS:

Address Information

STREET ADDRESS:	SUBURB:
CITY:	POSTCODE:

Current Employment

OCCUPATION:	JOB TITLE:	
GROSS SALARY:	EMPLOYER:	STATUS:
LENGTH (IN YEARS):	PAID LEAVE OWING:	START DATE:
ADMINISTRATIVE DUTIES(%):	TRAVEL DUTIES(%):	MANUAL DUTIES(%):

Previous Employment

OCCUPATION:	JOB TITLE:	
GROSS SALARY:	EMPLOYER:	STATUS:

LENGTH (IN YEARS):

PAID LEAVE OWING:

START DATE:

END DATE:

Tax Information

TAX RESIDENT STATUS:

IF NOT, WHAT COUNTRY ARE YOU RESIDENT:

IRD NUMBER:

PRESCRIBED INVESTOR RATE:

CHILDREN/DEPENDENTS

No children registered.

PROFESSIONAL ADVISERS

Accountant

ACCOUNTANT NAME:

COMPANY NAME:

STREET ADDRESS:

SUBURB:

CITY:

WORK PHONE:

EMAIL:

Solicitor

SOLICITOR NAME:

COMPANY NAME:

STREET ADDRESS:

SUBURB:

CITY:

WORK PHONE:

EMAIL:

Notes:

FOR BASIC INFORMATION&NBSP;

INCOME

	CLIENT	PARTNER
Wages/Salary	\$ 0.00	\$ 0.00
Bonuses	\$ 0.00	\$ 0.00
Commissions	\$ 0.00	\$ 0.00
Investment Interest	\$ 0.00	\$ 0.00
Investment Dividends	\$ 0.00	\$ 0.00
Rental Income	\$ 0.00	\$ 0.00
Pension Income	\$ 0.00	\$ 0.00
Trade Income	\$ 0.00	\$ 0.00
Royalties	\$ 0.00	\$ 0.00
Business Income	\$ 0.00	\$ 0.00
Other Income	\$ 0.00	\$ 0.00
Total Gross Income	\$ 0.00	\$ 0.00
Combined	\$ 0.00	

Client/Applicant 1	\$ 0.00
Partner/Applicant 2	\$ 0.00
Rental Income	\$ 0.00
Other Income	\$ 0.00
Total	\$ 0.00

[illegible]

[illegible]

STREET ADDRESS:
Irgan Honey Money Street

WORK PHONE:
0923456789

INSURER
Myllse Buttocks

SUBURB:
Irganmichiha

WORK PHONE:
0923456789

BENEFIT TYPE
Life

CITY:
Irgan City

EMAIL:
booki@gmail.com

BENEFIT AMOUNT
100,000

A/SA:
A

WP/BP:
BP

PREMIUM
Yes

OWNER
Myllse Buttocks

Partner

ACCOUNTANT NAME:
Abrosia Lament Tongtong

STREET ADDRESS:
Irgan Honey Money Street

WORK PHONE:
0923456789

COMPANY NAME:
Calamay Salami

SUBURB:
Irganmichiha

WORK PHONE:
0923456789

CITY:
Irgan City

EMAIL:
booki@gmail.com

BENEFIT TYPE
Life

A/SA:
A

WP/BP:
BP

PREMIUM
Yes

OWNER
Myllse Buttocks

RISK PLANNING - DETAILED ANALYSIS

Liabilities to Clear					
DESCRIPTION	OWNER	AMOUNT	% REPAID ON DEATH	% REPAID ON TPD	% REPAID ON TRAUMA
Describe me nigger hahahahah ahaha hahaha haha	Myllse Buttocks	100,000	10%	10%	10%
Describe me nigger hahahahah ahaha hahaha haha	Myllse Buttocks	100,000	10%	10%	10%
Future Expenditure Required					
DESCRIPTION	OWNER	AMOUNT	% REPAID ON DEATH	% REPAID ON TPD	% REPAID ON TRAUMA
Describe me nigger hahahahah ahaha hahaha haha	Myllse Buttocks	100,000	10%	10%	10%

Describe me nigger hahahahah ahaha hahaha haha	Myllse Buttocks	100,000	10%	10%	10%
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Future Education Expenses

CLIENT			PARTNER		
% REPAID ON DEATH: 10%	% REPAID ON TPD: 10%	% REPAID ON TRAUMA: 10%	% REPAID ON DEATH: 10%	% REPAID ON TPD: 10%	% REPAID ON TRAUMA: 10%

CHILDREN INFO

NAME: Harold Sacote Jr.			DATE OF BIRTH: 01/21/19	
LEVEL:	START AGE:	END AGE:	COST AGE:	INFLATION:
PRESCHOOL	21	16	2,100	16
PRIMARY	21	16	2,100	16
SECONDARY	21	16	2,100	16
TERTIARY	21	16	2,100	16

Other Provisions

DESCRIPTION	OWNER	AMOUNT	% REPAID ON DEATH	% REPAID ON TPD	% REPAID ON TRAUMA
Describe me nigger hahahahah ahaha hahaha haha	Myllse Buttocks	100,000	10%	10%	10%
Describe me nigger hahahahah ahaha hahaha haha	Myllse Buttocks	100,000	10%	10%	10%

Assets

DESCRIPTION	OWNER	AMOUNT	% REPAID ON DEATH	% REPAID ON TPD	% REPAID ON TRAUMA
Describe me nigger hahahahah ahaha hahaha haha	Myllse Buttocks	100,000	10%	10%	10%
Describe me nigger hahahahah ahaha hahaha	Myllse Buttocks	100,000	10%	10%	10%

haha

Ongoing Income					
DESCRIPTION	OWNER	AMOUNT	% REPAID ON DEATH	% REPAID ON TPD	% REPAID ON TRAUMA
Describe me nigger hahahahah ahaha hahaha haha	Myllse Buttocks	100,000	10%	10%	10%
Describe me nigger hahahahah ahaha hahaha haha	Myllse Buttocks	100,000	10%	10%	10%

RISK PLANNING - NEEDS TABLE

Client Needs Table			
CAPITAL NEEDS	LIFE	TPD	TRAUMA
Liabilities to Clear	1,234,567	1,234,567	1,234,567
Future Expenditure Required	1,234,567	1,234,567	1,234,567
Future Education Expense	1,234,567	1,234,567	1,234,567
Medical Costs/Recovery Income	1,234,567	1,234,567	1,234,567
Provision for Tax	1,234,567	1,234,567	1,234,567
Other Provisions	1,234,567	1,234,567	1,234,567
Other	1,234,567	1,234,567	1,234,567
Total Capital Required	1,234,567	1,234,567	1,234,567
CAPITAL PROVISIONS			
Disposable Assets	1,234,567	1,234,567	1,234,567
Continuing Income	1,234,567	1,234,567	1,234,567
Total Capital Available	1,234,567	1,234,567	1,234,567
INSURANCE NEEDS			
Total Cover Required	1,234,567	1,234,567	1,234,567
Existing Cover	1,234,567	1,234,567	1,234,567
Surplus/Shortfall	1,234,567	1,234,567	1,234,567

Partner Needs Table			
CAPITAL NEEDS	LIFE	TPD	TRAUMA

Liabilities to Clear	1,234,567	1,234,567	1,234,567
Future Expenditure Required	1,234,567	1,234,567	1,234,567
Future Education Expense	1,234,567	1,234,567	1,234,567
Medical Costs/Recovery Income	1,234,567	1,234,567	1,234,567
Provision for Tax	1,234,567	1,234,567	1,234,567
Other Provisions	1,234,567	1,234,567	1,234,567
Other	1,234,567	1,234,567	1,234,567
Total Capital Required	1,234,567	1,234,567	1,234,567
CAPITAL PROVISIONS			
Disposable Assets	1,234,567	1,234,567	1,234,567
Continuing Income	1,234,567	1,234,567	1,234,567
Total Capital Available	1,234,567	1,234,567	1,234,567
INSURANCE NEEDS			
Total Cover Required	1,234,567	1,234,567	1,234,567
Existing Cover	1,234,567	1,234,567	1,234,567
Surplus/Shortfall	1,234,567	1,234,567	1,234,567

SCOPE OF SERVICES

Client

SCOPE OF ADVICE:
Abrosia Lament Tongtong

IS THIS ADVICE LIMITED:
Yes

IF YES, WHY?:
Irgan Honey Money Street

TOPICS DISCUSSED AND NOT INCLUDED IN MY STATEMENT OF ADVICE:
Irganmichihan

Partner

SCOPE OF ADVICE:
Abrosia Lament Tongtong

IS THIS ADVICE LIMITED:
Yes

IF YES, WHY?:
Irgan Honey Money Street

TOPICS DISCUSSED AND NOT INCLUDED IN MY STATEMENT OF ADVICE:
Irganmichihan

PRIVACY DECLATION

The information you have provided in this document is personal and we undertake to keep it confidential. It is sought to ensure we have sufficient information to conduct an appropriate investigation into your current financial situation, your goals, objectives and particular needs in order for us to make recommendations on a reasonable basis. We will retain this information so we can be of ongoing assistance to you. Under the Privacy Act-1993 you have the right to access, or to request correction, of any personal information held by us about you.

SCOPE OF SERVICE AND PRIVACY ACKNOWLEDGEMENT

CLIENT NAME:
Irgan Honey Money Street

PARTNER NAME:
Irgan Honey Money Street

CLIENT SIGNATURE:

PARTNER SIGNATURE:

DATE:
2009/12/12

DATE:
2009/12/12