**Agenda & Process**

**Daniel Mahoney – 8 March 2024**

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# **Start of meeting**

|  |  |
| --- | --- |
| **Area** | **File Note** |
| **Consent to record**  ***If not consented:***  [*Annual Review file note template*](https://freedomf.sharepoint.com/Shared%20Documents/Forms/AllItems.aspx?viewpath=%2FShared%20Documents%2FForms%2FAllItems%2Easpx&OR=Teams%2DHL&CT=1703034274215&clickparams=eyJBcHBOYW1lIjoiVGVhbXMtRGVza3RvcCIsIkFwcFZlcnNpb24iOiI0OS8yMzExMDIzMTgxMCIsIkhhc0ZlZGVyYXRlZFVzZXIiOmZhbHNlfQ%3D%3D&id=%2FShared%20Documents%2FFinancial%20Planning%2FAdvice%20Resources%2FFile%20Note%20Templates&viewid=3471611f%2D2d04%2D406d%2Dafab%2D69c02298f7c7)  [*Fact find (use as file note)*](https://freedomf.sharepoint.com/Shared%20Documents/Forms/AllItems.aspx?viewpath=%2FShared%20Documents%2FForms%2FAllItems%2Easpx&OR=Teams%2DHL&CT=1703034274215&clickparams=eyJBcHBOYW1lIjoiVGVhbXMtRGVza3RvcCIsIkFwcFZlcnNpb24iOiI0OS8yMzExMDIzMTgxMCIsIkhhc0ZlZGVyYXRlZFVzZXIiOmZhbHNlfQ%3D%3D&id=%2FShared%20Documents%2FFinancial%20Planning%2FLicensee%20Resources%2FWealth%20Trail%2FFact%20Find%2C%20RPQ%2C%20Authority%20Letter&viewid=3471611f%2D2d04%2D406d%2Dafab%2D69c02298f7c7) | Done |
| **Meeting particulars**   * Who * Where * Date * Time | Done |
| **Financial Services Guide**   * Confirm receipt * Privacy and info – why we collect, store and access from overseas * Complaints – internal and external * Remuneration - not linked to product advice * Products and services FFAU offer – including investment products * How we charge – but I will go through your situation in detail | Done |
| **General Advice Warning**   * General in nature * Has not taken into account your personal circumstances, therefore may not be appropriate for you * Any personal advice I provide will be in writing | Done |

# **Agenda**

**Background**

* Miller Wealth – their advice for new insurances with Clearview not implemented
  + Life - $764,000
  + TPD - $764,000
  + Income protection - $5,741 pcm
* Daniel lives in QLD.
* Dan used to live in Victoria. His mother and some other family members live in Echuca.
* He bought a house in QLD
* His wife Rhona is a school teacher. She earns about $110K/year.
* They also have a child Conor.
* Daniel also love watching Cricket and AFL.

**Process**

* Fact find (investments) and insurance
* Can limit it to Daniel and preferably we bring Rhona in – yes we can do her super and insurance but the value is to look at the household cashflow to do some forward thinking / strategies
* Given Miller Wealth connection we will waive the SoA Fee and apply a 1% implementation fee

**Netwealth**

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# **Summary of Meeting**

|  |  |
| --- | --- |
| **Area** | **File Note** |
| Goals and Objectives | As per Fact Find |
| Agreed Risk Profile | As per Fact Find |
| Scope of advice | Daniel’s super and insurance only – went through risks of excluding Rhona and their cashflow-debt-savings. |
| Fees | 1% implementation |
| Forms signed in meeting | NA |
| Forms to be sent to client | Letter of Authority  AFC / PFC when ready |
| Actions for client | Nil |
| Next steps for FFAU | Nil |

# **End of meeting (admin)**

|  |  |
| --- | --- |
| **Area** | **File Note** |
| Collect ID | Done |
| Third Party Authorities – Cbus and QSuper | Sent to Daniel |
| Annual Fee Consent – **inform we will send whilst we go through this** | Discussed and will send when ready |
| Product Consent Forms | Discussed and will send when ready |
| Consent to received docs electronically – need verbal consent | Yes |
| Ask about debt | Done – has mortgage broker already |

# **After Meeting (admin)**

|  |  |
| --- | --- |
| **Action** | **Status** |
| Save file note in client folder (audio & transcript)  (Household>File Notes) (Advice – Year – Paraplanning) | Done |
| Save file note link in Event | Done |
| Ensure correct status of Events as Calendly | Done |
| Add lender information to the Event | Done |
| Complete FSC form | Done |
| Scan all documents | Done |
| **Always email client with summary and next steps** |  |
| Send PDF version of SoA via Docusign |  |

# **After Meeting (advice)**

|  |  |
| --- | --- |
| **Action** | **Status** |
| Strategy Checklist - update |  |
| Strategy Paper - update | Core Sat. |
| PreVet Checklist - update |  |
| Fact Find - finalise |  |
| Research requests *via Sri Lanka* |  |

Then work through the following **IN ORDER**

|  |  |
| --- | --- |
| Fact find data in Midwinter via Sri Lanka |  |
| Projections Request (modelling) |  |
| Product Comparisons via Sri Lanka |  |
| Plan Builder |  |
| Paraplanning Request via Sri Lanka |  |

\*\*trial Voice Instructions via Zoom, MS Word Dictation and mobile phone.