

About You Fact Find

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

Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

|  |  |
| --- | --- |
|  |  |
| Prepared by  Helen Janetzki  Proxima Financial Planning  Authorised Representative  Level 2, 135 Fullarton Road  Rose Park SA 5067  **T** 08 8332 4700 | Paragem Pty Ltd  ABN 16 108 571 875  AFSL No. 297276  Level 7, 115 Pitt Street Sydney 2000 GPO Box 4463, Sydney NSW 2001  **T** 02 8036 6490 |

# Financial planning and you

Reasons for seeking advice

|  |
| --- |
|  |
|  |
|  |
|  |
|  |
|  |
|  |
|  |
|  |
|  |

# Goals & objectives

Your goals and objectives may include holidays / travel, the purchase of a holiday home, purchase /upgrade of a car, purchase / renovations to your house, repay mortgage / debt free / financial independence, insurance / asset protection, start a family / educate children, change jobs, purchase a business, boost retirement savings, or retire.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Goal | Owner | Time Frame | Amount | Priority |
| *eg. Go on a holiday to the Maldives next July* | *Joint* | *Short* | *$xx,xxx* | *Medium* |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |

Notes

|  |
| --- |
|  |
|  |
|  |
|  |
|  |

# Personal information

Your details

|  |  |  |
| --- | --- | --- |
|  | Client 1 | Client 2 |
| **Title** | Mr / Mrs / Miss | Mr / Mrs / Miss |
| **First Name** |  |  |
| **Middle Name(s)** |  |  |
| **Surname** |  |  |
| **Preferred Name(s)** |  |  |
| **Date of Birth** |  |  |
| **Gender** | Male / Female | Male / Female |
| **Australian resident** | Yes / No | Yes / No |
| **Marital Status** | Single / Married / DeFacto / Divorced | Single / Married / DeFacto / Divorced |
| **Health Status** | Excellent / Good / Poor | Excellent / Good / Poor |
| **Smoker Status** | Yes / No | Yes / No |
| **Private Cover** | Yes / No | Yes / No |

Contact details

|  |  |  |
| --- | --- | --- |
|  | Client 1 | Client 2 |
| **Mobile Telephone** |  |  |
| **Work Telephone** |  |  |
| **Home Telephone** |  |  |
| **Email Address** |  |  |
| **Residential Address** |  | |
| **Postal Address [if different from residential address]** |  | |
| **Preferred Contact Method** | Mobile / Work / Home / Email | Mobile / Work / Home / Email |

# Employment details

|  |  |  |
| --- | --- | --- |
|  | Client 1 | Client 2 |
| **Employment Status** | Full Time / Self Employed / Unemployed / Retired / Part Time / Casual | Full Time / Self Employed / Unemployed / Retired / Part Time / Casual |
| **Hours worked per week** |  |  |
| **Job Title** |  |  |
| **Occupation** |  |  |
| **Name of Employer** |  |  |
| **Start date** |  |  |
| **Employment Income [Before Tax]** |  |  |
| **Super Guarantee %** |  |  |
| **Have you worked outside of Australia?** |  |  |
| **Do you anticipate travelling or working overseas?** |  |  |
| **Any sick leave, annual leave, or long service leave entitlements (please detail)** |  |  |
| **Any employment changes anticipated** |  |  |

Cost of living

This is an approximation. If you are seeking cashflow or debt management advice, we will go into further detail in our meeting.

|  |  |  |  |
| --- | --- | --- | --- |
| Cost of Living | Owner | Amount ($) | Details |
| Cost of Living |  |  |  |

# Assets and liabilities

Lifestyle assets

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Description | Owner | Purchase price ($) | Purchase date | Current balance ($) | Do you wish to retain? |
| Primary Residence |  |  |  |  | Y/N |
| Household Contents |  |  |  |  | Y/N |
| Motor Vehicle |  |  |  |  | Y/N |
| Antiques / Artwork |  |  |  |  | Y/N |
| Real Estate [ie. Holiday Home] Excluding Rental Property |  |  |  |  | Y/N |
| Other Lifestyle Asset \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |  |  |  |  | Y/N |
|  |  |  |  |  | Y/N |
|  |  |  |  |  | Y/N |
|  |  |  |  |  | Y/N |
|  |  |  |  |  | Y/N |
| **Total** |  |  |  | **$** |  |

Liabilities

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Liability | Owner | Establishment date | Interest rate | Fixed variable | Repayment & frequency | Repayment type | Term | Tax deductible credit limit | Commencement date | Outstanding balance ($) |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
| **Total** |  |  |  |  |  |  |  |  |  | **$** |

Investment assets

|  |  |  |  |
| --- | --- | --- | --- |
| Investments | Owner | Units | Current balance ($) |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
| **Total** |  |  | **$** |

Super assets

|  |  |  |  |
| --- | --- | --- | --- |
| Fund name | Owner | Contributions | Fund balance ($) |
|  |  | Employer (SGC) $  Salary Sacrifice $  Personal $ |  |
|  |  | Employer (SGC) $  Salary Sacrifice $  Personal $ |  |
|  |  | Employer (SGC) $  Salary Sacrifice $  Personal $ |  |
|  |  | Employer (SGC) $  Salary Sacrifice $  Personal $ |  |
|  |  | Employer (SGC) $  Salary Sacrifice $  Personal $ |  |
|  |  | Employer (SGC) $  Salary Sacrifice $  Personal $ |  |
|  |  | Employer (SGC) $  Salary Sacrifice $  Personal $ |  |
|  |  | Employer (SGC) $  Salary Sacrifice $  Personal $ |  |
| **Total** |  |  | **$** |

Pension and Annuity assets

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Fund Name | Owner | Account number | Investment option | Income payment ($) & frequency | Fund balance ($) |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| **Total** |  |  |  |  | **$** |

|  |  |  |
| --- | --- | --- |
|  | Client 1 | Client 2 |
| **Total concessional contributions made this financial year and over the past three financial years.** | $ | $ |
| **Total non-concessional contributions made this financial year and over the past three financial years.** | $ | $ |
| **Do you intend to claim a personal tax deduction for all or part of these contributions?** | Yes/No | Yes/No |

Notes

|  |
| --- |
|  |
|  |
|  |
|  |

# Insurance

**Policy 1**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Insurer | Policy owner | Premium amount | Premium type | Super? |
|  |  |  | Stepped / Level / Hybrid | Yes / No / Flexi |
| **Life Insurance** | Life Insured |  | Type | Sum Insured |
| **TPD** | Life Insured |  | Any vs Own | Sum Insured |
| **Trauma** | Life Insured |  | Type | Sum Insured |
| **Income Protection** | Life Insured | Benefit to Age | Waiting Period | Monthly Benefit |

**Policy 2**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Insurer | Policy owner | Premium amount | Premium type | Super? |
|  |  |  | Stepped / Level / Hybrid | Yes / No / Flexi |
| **Life Insurance** | Life Insured |  | Type | Sum Insured |
| **TPD** | Life Insured |  | Any vs Own | Sum Insured |
| **Trauma** | Life Insured |  | Type | Sum Insured |
| **Income Protection** | Life Insured | Benefit to Age | Waiting Period | Monthly Benefit |

**Policy 3**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Insurer | Policy owner | Premium amount | Premium type | Super? |
|  |  |  | Stepped / Level / Hybrid | Yes / No / Flexi |
| **Life Insurance** | Life Insured |  | Type | Sum Insured |
| **TPD** | Life Insured |  | Any vs Own | Sum Insured |
| **Trauma** | Life Insured |  | Type | Sum Insured |
| **Income Protection** | Life Insured | Benefit to Age | Waiting Period | Monthly Benefit |

**Policy 4**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Insurer | Policy owner | Premium amount | Premium type | Super? |
|  |  |  | Stepped / Level / Hybrid | Yes / No / Flexi |
| **Life Insurance** | Life Insured |  | Type | Sum Insured |
| **TPD** | Life Insured |  | Any vs Own | Sum Insured |
| **Trauma** | Life Insured |  | Type | Sum Insured |
| **Income Protection** | Life Insured | Benefit to Age | Waiting Period | Monthly Benefit |

**Policy 5**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Insurer | Policy owner | Premium amount | Premium type | Super? |
|  |  |  | Stepped / Level / Hybrid | Yes / No / Flexi |
| **Life Insurance** | Life Insured |  | Type | Sum Insured |
| **TPD** | Life Insured |  | Any vs Own | Sum Insured |
| **Trauma** | Life Insured |  | Type | Sum Insured |
| **Income Protection** | Life Insured | Benefit to Age | Waiting Period | Monthly Benefit |

Notes

|  |
| --- |
|  |
|  |
|  |
|  |

**IMPORTANT NOTICE FOR YOU**

To be able to provide you with advice and services, and to ensure that our recommendations are appropriate for you, we need to obtain personal information from, and about, you. We won’t ask for more information than we require, but we do need to understand your needs, preferences, objectives and current circumstances. The information collected in this questionnaire assists us in doing this. Proxima Financial Planning is committed to protecting your privacy, and you can check, and correct, the information we hold about you at any time. In accordance with our Privacy Policy, we will generally only collect information from you or from someone you have authorised to provide it to us. A copy of our Privacy policy can be obtained from your adviser or downloaded from our website www.paragem.com.au.

You are not obligated to provide us with all the information requested in this questionnaire, however it is important to note that incomplete or inaccurate information may result in inappropriate advice. If you are unsure or unable to complete any areas, please feel free to leave these blank and complete them together with your adviser