



# Fact Find

(Strictly Private & Confidential)

**CLIENT 1**

**CLIENT 2**

**Title:**

**Surname:**

**Given Names:**

**Financial Adviser:**

Carly Tonkinson

**Licensee Group:**

Consultum

**Licensee Number:**

A21076

**Date:**

**IT Financial Services (ITFS)**

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**Consultum Financial Advisers Pty Ltd**

ABN 65 006 373 995. Australian Financial Services & Credit Licence No: 230323.

Office Level 6, 161 Collins St, Melbourne VIC 3000

**Important Notice**

In order for an adviser to make an investment and insurance recommendation they must have reasonable grounds for making that recommendation. This means that the adviser must conduct an appropriate investigation as to the financial situation and particular needs of the individual(s) concerned. The information requested in this fact finder is necessary to enable a recommendation to be made on a reasonable basis. Failing to provide information requested by your adviser may result in your commitment to a product or strategy that may not be appropriate to your individual needs and circumstances.



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**PERSONAL DETAILS**

**CLIENT 1**

**CLIENT 2**

**Title:**

**Surname:**

**Given Names:**

**Date of Birth:**

**Age:**

**Marital Status:**

**Sex:**

 M F M F

**Country of Birth:**

**Health Status:**

**Smoker:**

 Yes No Yes No

**Residential Address:**

**Postal Address:**

**CONTACT DETAILS**

**Home Phone:**

**Home Fax:**

**Mobile:**

**Business Phone:**

**Business Fax:**

**E-mail:**

**Preferred Contact:**

Home / Work / Mobile / E-mail

Home / Work / Mobile / E-mail



**DEPENDANTS**

Name	Relationship	Date of Birth	Financially Dependant	Dependant Until Age
		/ /	<input type="checkbox"/> Yes <input type="checkbox"/> No	
		/ /	<input type="checkbox"/> Yes <input type="checkbox"/> No	
		/ /	<input type="checkbox"/> Yes <input type="checkbox"/> No	
		/ /	<input type="checkbox"/> Yes <input type="checkbox"/> No	

**EMPLOYMENT DETAILS**

	CLIENT 1	CLIENT 2
<b>Employment Status:</b>		
<b>Occupation/Title:</b>		
<b>Employer:</b>		
<b>Manual Work:</b>		
<b>Degree Qualified:</b>		
<b>Start Date:</b>	/ /	/ /
<b>Do you intend to change employment in near future? If yes.</b>	<input type="checkbox"/> Yes _____ <input type="checkbox"/> No	<input type="checkbox"/> Yes _____ <input type="checkbox"/> No

**CENTRELINK**

	CLIENT	PARTNER
<b>Do you currently receive Centrelink/DVA benefits? If yes, which benefit?</b>	<input type="checkbox"/> Yes _____ <input type="checkbox"/> No	<input type="checkbox"/> Yes _____ <input type="checkbox"/> No
	<input type="checkbox"/> Age <input type="checkbox"/> Disability <input type="checkbox"/> Sole Parent <input type="checkbox"/> Newstart <input type="checkbox"/> Mature Age <input type="checkbox"/> Veterans <input type="checkbox"/> Other	<input type="checkbox"/> Age <input type="checkbox"/> Disability <input type="checkbox"/> Sole Parent <input type="checkbox"/> Newstart <input type="checkbox"/> Mature Age <input type="checkbox"/> Veterans <input type="checkbox"/> Other
<b>Pension/Allowance:</b>		
<b>Fortnightly Pension/Allowance:</b>	\$ _____	\$ _____
<b>Start Date</b>	/ /	/ /
<b>Do you intend to apply for Centrelink/DVA benefits? If yes, which benefit &amp; when?</b>	<input type="checkbox"/> Yes _____ <input type="checkbox"/> No	<input type="checkbox"/> Yes _____ <input type="checkbox"/> No



**RETIREMENT DETAILS**

	CLIENT 1	CLIENT 2
<b>Retirement Date:</b>	(actual / proposed) / /	(actual / proposed) / /
<b>Retirement Age:</b>		
<b>Part-time Work After Retirement:</b>	hours/week	hours/week
<b>Estimated Part-time Income pa:</b>	\$	\$

**INCOME AND EXPENDITURE DETAILS**

*Current Income (before tax)*

	CLIENT 1	CLIENT 2
<b>Gross Salary/Wages:</b>	\$	\$
<b>Fringe Benefits:</b>	\$	\$
<b>Commissions / Bonus / Profit</b>	\$	\$
<b>Superannuation Contributions</b>	\$	\$
<b>Superannuation Salary Sacrifice:</b>	\$	\$
<b>Rental Income:</b>	\$	\$
<b>Interest Income:</b>	\$	\$
<b>Dividend Income:</b>	\$	\$
<b>Super Pension Income:</b>	\$	\$
<b>Centrelink Income:</b>	\$	\$
<b>Other Income:</b>	\$	\$
<b>Total:</b>	\$	\$

<i>Is this income expected to change over the next 12 months?</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
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**INCOME AND EXPENDITURE DETAILS**

**Expenditure**

	Amount	Monthly Expenditure	Annual Expenditure
<b>Household Expenses:</b> <i>Food, clothing, electricity &amp; gas, telephone, council &amp; water rates, home &amp; contents insurance.</i>	\$	\$	\$
<b>Recreation:</b> <i>Club subscriptions, sports, charities and gifts, entertainment.</i>	\$	\$	\$
<b>Transport:</b> <i>Fares &amp; travel costs, vehicle lease or hire purchase, vehicle expenses.</i>	\$	\$	\$
<b>Health Expenses:</b> <i>Doctor, dentist, chemist expenses, private health cover.</i>	\$	\$	\$
<b>Education:</b> <i>School fees, professional subscriptions and fees.</i>	\$	\$	\$
<b>Loan Payments:</b> <i>Mortgage &amp; other loans (exclude investment loan interest repayments)</i>	\$	\$	\$
<b>Rental Payments:</b> <i>Rental payments for accommodation or other items</i>	\$	\$	\$
<b>Investment Property:</b> <i>Expenses associated with an investment property <b>Tax deductible</b> in nature..</i>	\$	\$	\$
<b>Super Contributions (personal):</b> <i>Personal contributions made straight from your own bank account.</i>	\$	\$	\$
<b>Insurance Premiums:</b> <i>Personal Risk Insurances including income protection and trauma insurance</i>	\$	\$	\$
<b>Other Expenses:</b> <i>Include any other expense items not listed above.</i>	\$	\$	\$
<b>Total Expenses:</b>	\$	\$	\$

Is this expenditure expected to change over the next 12 months?

Yes  No

\$



**Do you have any special expenditure requirements?**

*(eg. New vehicle, home improvements, holiday, child's wedding, debt repayment)*

<b>Purpose</b>	<b>Date Required</b>	<b>Amount</b>
	/ /	\$
	/ /	\$
	/ /	\$
	/ /	\$





**ASSETS AND LIABILITIES**

**Non Financial Assets**

	Owner (Client 1/ Client 2/Joint)	Asset Value	Date Purchased
Principal Residence:		\$	/ /
Home Contents:		\$	N/A
Non Income Producing Real Estate: (eg. Holiday home; vacant land)		\$	/ /
Motor Vehicles (1):		\$	/ /
Motor Vehicles (2):		\$	/ /
Boat/Caravan:		\$	/ /
Collectibles/Art/Other Valuables:		\$	/ /

**Liabilities**

	Loan Amount	Lender Name	Owner (Client/ Partner/ Joint)	P&I or Interest Only	Fixed or V/able	Interest Rate	Loan Term	F/M/A	Start Date
Principal Residence	\$					%			/ /
Car Loan / Lease:	\$					%			/ /
Personal Loan:	\$					%			/ /
Credit Card (1):	\$					%			/ /
Credit Cards (2)	\$					%			/ /
Investment Loan:	\$					%			/ /
Investment Loan:	\$					%			/ /
Other: (eg: accrued tax)	\$					%			/ /







**CASH AND INVESTMENTS**

**Bank Accounts**

<b>Bank</b>	<b>Account</b> <i>(savings / deeming / offset)</i>	<b>Owner</b>	<b>Balance</b>	<b>Rate</b>
			\$	%
			\$	%
			\$	%
			\$	%
			\$	%
			\$	%

**Term Deposits**

<b>Bank</b>	<b>Owner</b>	<b>Balance</b>	<b>Term and Maturity</b>	<b>Rate</b>
		\$		%
		\$		%
		\$		%
		\$		%

**Shares**

<b>Company</b>	<b>Owner</b>	<b>Purchase Date / Price</b>	<b>Balance / Number of Shares</b>





**Managed Funds**

Company	Owner	Purchase Date / Price	Balance
			\$
			\$
			\$
			\$

**Investment Property**

Details / Suburb:	Owner	Purchase Date	Purchase Price	Outstanding Mortgage	Rental Return	Personal Use
		/ /	\$	\$	\$	Yes / No
		/ /	\$	\$	\$	Yes / No
		/ /	\$	\$	\$	Yes / No

**Trust Structures**

	<b>CLIENT 1</b>	<b>CLIENT 2</b>
Are you a trustee or beneficiary of a discretionary trust?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Name of Trust:	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Relationship to the trust:	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>

**Business Interests**

Are you a director or associated with a privately controlled company?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Name of Company:	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Relationship to the Company:	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>

**Notes**

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**Superannuation – Current Account**

**CLIENT 1**

**CLIENT 2**

Fund Name & Portfolio Type:



Employer Contribution:



Personal Contribution:



Salary Sacrifice Contribution:



Employer Sponsored Plan:



Current Balance:

\$

\$

Death Cover:



Disablement Cover:



Income Protection Cover:



Is Your Contribution Tax Deductible?

 Yes

 No

 Yes

 No

**Superannuation –Fund 2**

**CLIENT 1**

**CLIENT 2**

Fund Name & Portfolio Type:



Current Balance:

\$

\$

Death Cover:



Disablement Cover:



Income Protection Cover:



Are you still contributing to this fund?

 Yes

 No

 Yes

 No

**Superannuation – Fund 3**

**CLIENT 1**

**CLIENT 2**

Fund Name & Portfolio Type:



Current Balance:

\$

\$

Death Cover:



Disablement Cover:



Income Protection Cover:



Are you still contributing to this fund?

 Yes

 No

 Yes

 No



**Superannuation – Self Managed Super Fund**

**CLIENT 1**

**CLIENT 2**

**Fund Name:**

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**Trustee:**

--	--

**Date Commenced:**

/ /	/ /
-----	-----

**Member Balance:**

\$	\$
----	----

**Investments:**


**Death Cover:**

--	--

**Disablement Cover:**

--	--

**Income Protection Cover:**

--	--

**Accumulation / Pension:**

--	--

**Superannuation - Defined Benefit Scheme**

**CLIENT 1**

**CLIENT 2**

**Fund Name:**

--	--

**Employer Contribution:**

--	--

**Employee Contribution:**

--	--

**Salary Sacrifice Contribution:**

--	--

**Date Employment Commenced:**

/ /	/ /
-----	-----

**Superannuation Salary:**

--	--

**Benefit Multiple:**

--	--

**Current Balance:**

\$	\$
----	----

**Balance at Retirement:**

\$	\$
----	----

**Death Cover:**

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**Disablement Cover:**

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**Super Pension Option:**

<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
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**Pension Indexation:**

<input type="checkbox"/> Yes (    %)	<input type="checkbox"/> No	<input type="checkbox"/> Yes (    %)	<input type="checkbox"/> No
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**Previous Contributions:**

Fund Name & Member	Date Contributed	Type of Contribution	Amount:
	/ /		\$
	/ /		\$
	/ /		\$
	/ /		\$
	/ /		\$

**Superannuation and Rollover Withdrawals – under age 60**

*For tax purposes, list any that have been previously withdrawn from either superannuation lump sums.*

Withdrawal Date	CLIENT 1	CLIENT 2
/ /	\$	\$
/ /	\$	\$
/ /	\$	\$



**INCOME STREAMS**

**SUPERANNUATION PENSIONS**

	CLIENT 1	CLIENT 2
<b>Pension Type:</b> <i>(Allocated Pension/Transition to Retirement)</i>		
<b>Name of Fund:</b>		
<b>Current Balance:</b>	\$	\$
<b>Income:</b>	\$	\$
<b>Frequency of Payment:</b>		
<b>Purchase Price:</b>	\$	\$
<b>Start Date:</b>	/ /	/ /
<b>Investment:</b>		
<b>Commutable: Yes / No:</b>		

**ANNUITIES**

	CLIENT 1	CLIENT 2
<b>Annuity Type:</b> <i>(Complying, Superannuation, Ordinary Money)</i>		
<b>Residual Value:</b>	\$ / % RCV	\$ / % RCV
<b>Term:</b>		
<b>Purchase Price:</b>	\$	\$
<b>Pension Start Date:</b>	/ /	/ /
<b>Frequency of Payment:</b>		
<b>Income Amount:</b>	\$	\$
<b>Commutable: Yes / No:</b>		



**TERMINATION PAYMENTS**

**Employer Termination Payments (Non ETP)**

	CLIENT 1	CLIENT 2
<b>Redundancy/Early Retirement:</b> <i>(tax free amount)</i>	\$	\$
<b>Unused Annual Leave:</b> <i>(net of tax)</i>	\$	\$
<b>Unused Long Service Leave:</b> <i>(net of tax)</i>	\$	\$

**Eligible Termination Payments (ETP)**

	CLIENT 1	CLIENT 2
<b>Start Date:</b>	/ /	/ /
<b>Termination Date:</b>	/ /	/ /
<b>Years of Service:</b>		
<b>Expected Payment:</b>	\$	\$







**INSURANCE**

**Life and TPD Cover**

	CLIENT 1	CLIENT 2
Insurer:		
Policy Owner:		
Policy Type:		
Sum Insured:	\$	\$
Premium:	\$ per	\$ per
Premium Type:	<input type="checkbox"/> Stepped    Level <input type="checkbox"/>	<input type="checkbox"/> Stepped    Level <input type="checkbox"/>
Own Occupation or Any		
Will the client work after the TPD of the spouse?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

**Disability/Income Protection**

	CLIENT 1	CLIENT 2
Insurer:		
Policy Owner (self/super):		
Policy Type:		
Monthly Benefit:	\$	\$
Premium:	\$ per	\$ per
Premium Type:	<input type="checkbox"/> Stepped    Level <input type="checkbox"/>	<input type="checkbox"/> Stepped    Level <input type="checkbox"/>
Benefit Period:		
Waiting Period:		
Date Commenced:	/ /	/ /

**Trauma Cover (Critical Illness)**

	CLIENT 1	CLIENT 2
Insurer:		
Policy Owner:		
Sum Insured:	\$	\$
Premium:	\$ per	\$ per



**General Insurance**

	<b>Insurer</b>	<b>Sum Insured</b>	<b>Premium</b>
<b>Home:</b>		\$	\$
<b>Contents:</b>		\$	\$
<b>Vehicle(s):</b>		\$	\$
<b>Private Health Insurance:</b>		\$	\$
<b>Other:</b> <i>(eg. Professional indemnity; business)</i>		\$	\$



**ESTATE PLANNING**

***Wills and Power of Attorneys***

**CLIENT 1**

**CLIENT 2**

Do you have a current will?

Yes  No

Yes  No

When was it last reviewed?

\_\_\_\_ / \_\_\_\_ / \_\_\_\_

\_\_\_\_ / \_\_\_\_ / \_\_\_\_

Does the will incorporate a testamentary trust?

Yes  No

Yes  No

Do you have an Enduring Power of Attorney?

Yes  No

Yes  No

Will the survivor of the couple work after the death of the other partner?

Yes  No

Yes  No

Do you require a review of your Estate Planning?

Yes  No

Yes  No

***Key Estate Planning Succession Issues***

**Please outline any issues or concerns that may impact your estate planning:**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

- Keeping Assets in the bloodline
- Stepped / Blended Family
- Family Disputes / Tensions
- Vulnerable Dependents
- Passing Control of Business / Trust Assets
- Legal / Professional Risk
- Unsettled Property Disputes
- Poor Health

***Funding Estate***

**Please indicate sources of funds you would expect to make up your estate (EG: family home, superannuation, insurance proceeds):**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_





## Family Tree

SYMBOLS:  = MEMBERS OF FAMILY  = DIRECTION OF CONNECTION  = FILL WITH NAME/INFO





**WHAT ARE YOU HOPING TO ACHIEVE?**

**List your current goals in order of importance.**

For example, consolidating your superannuation funds, saving funds for children's education, protecting your family, repaying mortgage sooner, providing for your retirement, etc.

Rank	Details
1	
2	
3	
4	
5	
6	
7	

**Notes:**

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**Product Preferences:**

Please indicate any preferences you have in relation to product costs and features/benefits, keeping in mind there may be a trade-off between the two

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I don't have any preferences

Are any of the following features important to you when considering an investment product?

- Administrative procedures
- comprehensive reporting
- consolidated investments
- Online access

Would you like us to provide advice including specific types of products:

- Direct Shares
- Ethical Investments
- Exchange Traded Funds
- Linked insurances
- Other: \_\_\_\_\_

**Savings Goals:**

**What are you currently saving for:**

**Amount and Frequency of Regular Savings:**

**Target Lump Sum:**

**Target Income Requirement:**

**Time Frame:**





**ATTITUDES TO INVESTING**

**Determining Your Investment Risk Profile**

When investing it is important that you consider the level of risk as well as the return on an investment in view of your circumstances and investment goals. Risk means different things to different investors. For some, investment risk means the likelihood of a loss of capital, while for others it is the level of volatility of an investment, or the risk of an asset not producing enough to live on.

This Investment Risk Profile questionnaire has been designed to assist you in making an investment decision. It asks some questions regarding your goals, time frames and comfort with investments to provide a guide to your investor profile. Your investor profile then determines a benchmark asset allocation for your investments. Please complete the questions below by choosing the answer which most closely describes you.

**1. For how long would you expect most of your money to be invested before you would need to access it?**

- Less than 12 months 10
- Between 1 and 3 years 20
- Between 3 and 5 years 30
- Between 5 and 7 years 40
- Longer than 7 years 50

Score

**2. If you consider current interest rates what overall level of return (after inflation) do you reasonably expect to achieve from your investments over the period you wish to invest for?**

- |   |    |                               |    |
|---|----|-------------------------------|----|
| <input type="checkbox"/> A reasonable return without losing any capital * | 10 | <input type="checkbox"/> 1-3% | 20 |
| <input type="checkbox"/> 4-6%   | 30 | <input type="checkbox"/> 7-9% | 40 |
| <input type="checkbox"/> Over 9%  | 50 |                               |    |

Score

**3. Assuming you had no need for capital, how long would you allow a poorly performing investment to continue before cashing it in (assuming the poor performance was mainly due to market influences)?**

- |   |    |   |    |
|---|----|---|----|
| <input type="checkbox"/> You would cash it in if there was any loss in value* | 0  | <input type="checkbox"/> Less than 1 year | 10 |
| <input type="checkbox"/> Up to 3 years  | 20 | <input type="checkbox"/> Up to 5 years    | 30 |
| <input type="checkbox"/> Up to 10 years                                       | 50 | <input type="checkbox"/> Up to 7 years    | 40 |

Score

**4. How familiar are you with investment markets?**

- Very little understanding or interest 10
- Not very familiar 20
- Have had enough experience to understand the importance of diversification 30
- I understand that markets may fluctuate and that different market sectors offer different income, growth and taxation characteristics 40
- I am experienced with all investment classes and understand the various factors that may influence performance. 50

Score



**5. There is generally a greater tax efficiency when investing in more volatile investments. With this in mind, which of the following would you be more comfortable with?**

- Preferably guaranteed returns, ahead of tax-savings 10
- Stable, reliable returns with minimal tax savings 20
- Some variability in returns, some tax savings 30
- Moderate variability in returns, reasonable tax savings 40
- Higher variability but potentially higher returns, maximising tax savings 50

Score

**6. What would your reaction be if six months after placing your investments, you discovered that due mainly to market conditions your portfolio had decreased in value by 20%?**

- Horror – Security of your capital is critical and you do not intend to take risks.\* 10
- You would cut your losses and transfer your funds to more secure investment sectors. 20
- You would be concerned, but would wait to see if the investments improve. 30
- This was a risk you understood – you would leave your investments in place expecting performance to improve. 40
- You would invest more funds to take advantage of the lower unit/share prices expecting future growth. 50

Score

**7. Which of the following best describes your purpose for investing?**

- You have an investment time frame of over 5 years. You understand investment markets and are mainly investing for growth to accumulate long-term wealth, or are prepared to use aggressive investments to provide income. 50
- You are not nearing retirement, have surplus funds to invest and are aiming to accumulate long term wealth from a balanced portfolio. 40
- You have a lump sum (eg inheritance or a superannuation rollover payment from your employer) and you are uncertain about what sort of investment alternatives are available. 30
- You are nearing retirement and you are investing to ensure you have sufficient funds available to enjoy your retirement. 20
- You have some specific objectives within the next 5 years for which you want to accumulate sufficient funds. 20
- You want to provide a regular income and/or totally protect the value of your investment capital.\* 10

Score

Your Score here determines your Investor Risk Profile. An explanation of the profile in relation to your score is detailed over page and will also be provided as part of your written recommendation.

Total Profile







Investor Profile	Benchmark Asset mix**
<p><b>Very Conservative “Cash” (0-100 Points)</b>                      May be suitable for investors with a short-term investment horizon or a very low tolerance for risk, seeking a return similar to cash rates.</p>	<p>100% Cash</p>
<p><b>Conservative “Fixed Interest” (101-140 Points)</b>                      May be suitable for investors with an investment horizon of at least 3 years and a low risk tolerance, seeking higher than cash returns over the investment timeframe.</p>	<p>100% Defensive</p>
<p><b>Moderately Conservative “Capital Stable” (141- 170 Points)</b>                      May be suitable for investors with an investment horizon of at least 3 years and a low to moderate risk tolerance, seeking regular income and the opportunity for some growth over the investment timeframe.</p>	<p>70% Defensive 30% Growth</p>
<p><b>Moderate “Conservative Growth” (171-200 Points)</b>                      May be suitable for investors with an investment horizon of at least 3-5 years and a moderate risk tolerance, seeking a mix of income and growth over the investment timeframe from a well-diversified portfolio. This strategy suits investors aiming for a return higher than what is likely from a portfolio dominated by defensive assets but who want lower volatility than what a share fund would likely generate.</p>	<p>50% Defensive 50% Growth</p>
<p><b>Assertive “Balanced” (201-250 Points)</b>                      May be suitable for investors with an investment horizon of at least 5 years and a moderate risk tolerance, seeking more growth than income over the investment timeframe. This strategy suits investors aiming for a return higher than what is likely from a more defensive portfolio but who want lower volatility than what a share fund would likely generate.</p>	<p>30% Defensive 70% Growth</p>
<p><b>Moderately Aggressive “Growth” (251- 300 Points)</b>                      May be suitable for investors with an investment horizon of at least 5-7 years and a moderate to high risk tolerance, seeking a high exposure to growth assets.</p>	<p>15% Defensive 85% Growth</p>
<p><b>Aggressive “Share” (301-350 Points)</b>                      May be suitable for investors with an investment horizon of at least 7 years and high risk tolerance, comfortable with a share portfolio dominated by Australian and international shares.</p>	<p>100% Growth</p>

\*\* This demonstrates the benchmark Defensive/Growth asset mix for each investor profile. Defensive assets, such as cash and fixed interest are expected to grow at a slower rate over the longer term but are expected to experience less volatility. Growth assets, such as property and shares have historically grown at a rate greater than inflation over time and usually produce higher returns than defensive assets but can also demonstrate greater volatility in the short term.



**OTHER ADVISERS**

Please include the details of your other professional advisers.

	<b>Name</b>	<b>Phone</b>	<b>Email</b>	<b>Consent to Contact: Yes / No</b>
<b>Accountant:</b>				
<b>Solicitor:</b>				
<b>Stockbroker:</b>				
<b>Other:</b>				

**OUR ACKNOWLEDGEMENTS**

**Information in this form**

The information provided in this form (Fact Find Questionnaire and any supplementary pages) is complete and accurate to the best of my/our knowledge (except where I/we have indicated that I/we have chosen not to provide the information).

I/We understand and acknowledge that by either not fully or accurately completing the Client Profile and any supplementary pages, any recommendation or advice given by the adviser in these circumstances may be inappropriate to my/our needs and that I/we risk making a financial commitment to a financial product that may be inappropriate for the needs identified.

**AGREED SCOPE OF ADVICE** - At **my request** the areas that I require advice on are:

- retirement planning
- estate planning
- superannuation
- investment planning
- budgeting
- life, trauma insurance and income protection insurance
- gearing
- direct equities
- instalment warrants

**Financial Services Guide**

I/We have read and understood the Financial Services Guide Version 1.0 dated 01/06/2021 prior to obtaining financial planning services and/or recommendations.

**Statement of Advice Preparation Fee**

The fee for the preparation of the Statement of Advice has been set at \$3,300 and I/we authorise Carly Tonkinson to proceed on this basis.



### Authority for current Adviser

I/We authorise my adviser of IT Financial Services to contact any of my/our existing advisers whose details I/we have provided.

### Statement of Advice & Related Documents Consent

Where required, your financial adviser will provide you with a Statement of Advice outlining the advice provided to you. Your initial and all future Statements of Advice will refer to

- various **Understanding Series (Documents)** that set out general information about investment fundamentals such as risk, return and diversification (if applicable) and the benefits, costs and risks associated with various strategies recommended to you.
- **Product Disclosure Statements (PDS)** in the event a financial product has been recommended. The PDS sets out general risks, features and fees of the product(s) being recommended to you.

### Receipt of Documents(s):

I/we consent to the following documents being made available to me electronically:

- ✓ The Statement of Advice
- ✓ Product Disclosure Statements
- ✓ Understanding Series

In consenting, I/we acknowledge that:

- (i) I/we am able to access the Documents electronically either online or via my nominated email address; and
- (ii) If I/we wish to obtain a printed copy of the Documents I/we can contact my financial adviser who will provide these documents to me at no cost.

**OR**

- I/we wish to obtain The Statement of Advice and the **Documents** referred to within it in printed form.

### Information and Privacy Agreement

I/We agree that:

1. Subject to the authorisation of the preparation of a Statement of Advice, I am/we are to receive the following financial planning services from the adviser named in this Client Profile & LifeStyle Questionnaire and understand that my/our personal information (including any sensitive information such as health information and membership of professional organisations [**"sensitive information"**]) is being collected primarily for these purposes:
  - retirement planning
  - estate planning
  - superannuation
  - investment planning
  - budgeting
  - managed investment schemes
  - life, trauma insurance and income protection insurance
  - gearing
  - direct equities
  - instalment warrants



- banking including credit and debit products
- arranging for the acquisition and disposal of all relevant products of the type described above; and
- an ongoing review service for my/our investment portfolio or life insurance program.

Your adviser will only provide you with advice that your adviser is permitted to offer you.

2. I/We also consent to the disclosure of my/our personal information (including my/our sensitive information):
  - to organisations involved in providing my/our adviser with marketing services and to their service providers (for example posting services), so that my/our adviser may offer me/us products and services that might meet my/our financial needs; and
  - to other organisations in connection with the sale or proposed sale of all or part of the adviser's business and to the use of that personal information by those organisations for those purposes.
  - to other professionals who may need to be engaged in order to implement certain components of my adviser's business succession advice.
3. I/We also consent to the collection of my/our personal information for the purpose of my/our adviser providing the services stated above. This consent also relates to my/our sensitive information.
4. If I/we have provided personal information about an individual (such as a partner, dependant, employer, or accountant) I/we have or will as soon as practicable, provide the individual with a copy of the Privacy Notification Statement (**PNS**) that was provided to me/us with the Financial Services Guide and made them aware that the PNS applies to their personal information that has been collected for the purpose of my adviser providing me/us with the financial advice I/we have requested.
5. If I/we have provided sensitive information about someone else, I/we have or will obtain the consent of that person to that information being collected by my/our adviser and my/our adviser's service providers.
6. I consent to the release of my personal information (including my sensitive information) to my spouse or partner.

Delete any item or consent in paragraphs 1 to 6 above which you do not agree with.

Client 1 Signature \_\_\_\_\_ Date / /

Client 1 Name \_\_\_\_\_

Client 2 Signature \_\_\_\_\_ Date / /

Client 2 Name \_\_\_\_\_

Adviser Signature  \_\_\_\_\_ Date / /

Adviser Name Carly Tonkinson



# Information Release Form

**Account Name:** \_\_\_\_\_

**Account Number:** \_\_\_\_\_

**Fund Name:** \_\_\_\_\_

**Fund Phone Number/ Fax:** \_\_\_\_\_

**To Whom It May Concern,**

I, \_\_\_\_\_

Of \_\_\_\_\_

Date of birth \_\_\_\_\_

Authorise that all relevant information about my investments, insurances, superannuation, bank accounts and/or other financial information be released, upon request, to:

**Adviser\* Name:**

Carly Tonkinson

Including the following adviser's staff:

Kurt Pepper

Robyn Russell

Adviser's address and contact details:

IT Financial Services PO Box R866

ROYAL EXCHANGE NSW 1225

**Phone: (02) 9258 7500**

Please accept a photocopy, facsimile or electronic copy of this form as my authority. The original signed form will be held on file at the adviser's address above.

**Client's Signature:**

\_\_\_\_\_

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

\* The adviser named above will only send this form to those institutions disclosed by the client and the information provided by those institutions will only be used for the preparation of financial planning services for the aforementioned client.





# Information Release Form

**Account Name:** \_\_\_\_\_

**Account Number:** \_\_\_\_\_

**Fund Name:** \_\_\_\_\_

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