

# Fact Finder

Please take the time to complete this document as thoroughly as possible. We use this information to develop our advice to you. If any part of the questionnaire is not relevant, please write "N/R" in the space provided. Please also feel free to attach any extra documents that you feel are relevant.

Completed forms can be sent to us via the following media:

**Email:** admin@aristongroup.com.au

**Post:** Level 27, 101 Collins Street Melbourne Vic 3000

Alternatively, you can bring the questionnaire to your first meeting with your Adviser.

## Personal Details

### Client 1

Title	Given Name(s)	Last Name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Smoker	Date of Birth	Health
<input type="text"/>	<input type="text"/>	<input type="text"/>
Marital Status	TFN (optional)*	
<input type="text"/>	<input type="text"/>	
Phone	Mobile	
<input type="text"/>	<input type="text"/>	
Email	Fax	
<input type="text"/>	<input type="text"/>	
Home Address	<input type="text"/>	
Postal Address	<input type="text"/>	

### Client 2

Title	Given Name(s)	Last Name	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Smoker	Date of Birth	Health	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Marital Status	TFN (optional)		
<input type="text"/>	<input type="text"/>		
Phone	Mobile		
<input type="text"/>	<input type="text"/>		
Email	Fax		
<input type="text"/>	<input type="text"/>		
Suburb	State	Postcode	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Suburb	State	Postcode	
<input type="text"/>	<input type="text"/>	<input type="text"/>	

## Dependants

Full Name	Date of Birth	Relationship
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

Do you expect to have any or more dependants in the next 12 months?

Yes

No

\* You may choose not to provide this information to us and pass this directly to the product providers. Please refer to the following links for more information: Tax File Number and Privacy fact sheet 6: Protecting your TFN information.

### Your reasons for seeking advice

In the following sections, we ask you to give us specific information about your financial circumstances and the reason for seeking financial advice. In this section, we ask you to tell us in your own words what you would like us to help you with.

- Super and Retirement Planning
- Asset and Income Protection
- Investments for Personal and Family Future
- Personal and Family Budgeting
- Personal and Family Cashflow Management
- Debt Reduction & Consolidation
- Succession & Estate Planning
- Other

### Your financial objectives and goals

In the following sections, we ask you to give us specific information about your financial circumstances. In this section, we ask you to tell us in your own words what you would like us to help you with. Please let us know of any and all other information that is relevant to your financial situation. Please feel free to attach other documents to this questionnaire. For your financial objectives we have enclosed some examples that may relate to your financial situations.

#### Your Financial Objectives in your own words

#### Other potential reasons for seeking financial advice

- Protect assets and income from an adverse life changing event
- Streamline Superannuation Accounts and recommence contributions for retirement
- Ensure estate protection via Will and Power of Attornies
- Having a digital solution for real time financial information tracking and reporting
- Ensuring a better work life balance and working towards semi-retirement.
- Increase current level of Insurance Cover in the event of Death or Disability
- Cashflow and Budget tracking with adviser review of income/expenses at an agreed timeframe
- Providing for children's future e.g. education, property purchase
- Saving for a goal e.g. first home, investment property, travel and lifestyle

## Setting Goals

Short Term Goals  
(next 12 months)



Medium Term Goals  
(next 5 years)



Long Term Goals  
(after next 5 years)



### Additional Notes

## Ranked Financial Priorities

Rank in order of priority from 1-6

Ranked financial Priorities	Client 1	Client 2	Details
Protect income against sickness or accident			
Protect family and/or assets in the event of a death			
Protect against serious illness or trauma			
Plan for retirement			
Save for short term			
Save for medium term			

### Income and Expenses

#### Client 1

Employment Status	Occupation
<input type="text"/>	<input type="text"/>
Employer	Salary (ex. Super)
<input type="text"/>	<input type="text"/>
Other Income	
Business	<input type="text"/>
Trust Income	<input type="text"/>
Superannuation Income Stream	<input type="text"/>
Centrelink	<input type="text"/>
Rental	<input type="text"/>
Dividends	<input type="text"/>
Other (please specify)	<input type="text"/>
e.g. foreign pension, annuities, fringe benefits	<input type="text"/>
	<input type="text"/>

Do you expect to inherit any major amounts in the next five years?

Are you currently relying on investment income to meet your living expense?

Annual combined living expenses?

#### Client 2

Employment Status	Occupation
<input type="text"/>	<input type="text"/>
Employer	Salary (ex. Super)
<input type="text"/>	<input type="text"/>
Other Income	
Business	<input type="text"/>
Trust Income	<input type="text"/>
Superannuation Income Stream	<input type="text"/>
Centrelink	<input type="text"/>
Rental	<input type="text"/>
Dividends	<input type="text"/>
Other (please specify)	<input type="text"/>
e.g. foreign pension, annuities, fringe benefits	<input type="text"/>
	<input type="text"/>

Is there any other further information about your income that we should know?

Do you expect to rely on investment income in the future to meet your expense?

Do you anticipate any major expenses in the next five years? If so, please briefly describe.

## Itemised Expenses - personal and family expenses only

The following planner can be used to list out the major areas of expenditure in your lifestyle. The planner is a very useful tool to help you learn about your expenses. If you are a couple, please complete this as a couple.

Item	Amount (monthly)
<b>Home/Property</b>	
Home Mortgage	
Council Rates	
Body Corporate/Maintenance	
Water Rates	
Rent	
<b>Utilities</b>	
Water	
Electricity	
Gas	
Mobile Phone	
Internet / Home Phone	
Cable TV	
<b>Vehicles and Transportation</b>	
Vehicle Registration	
Vehicle Insurance	
Lease/Loan Repayments	
Transport Costs (Public Transport)	
Petrol / Repairs / Maintenance	
<b>Household expenses</b>	
Household Maintenance	
Clothes/Shoes-Personal	
Furniture/Appliances	
Groceries	
Entertainment	
Eat Out Meals	
Coffee	
Pet Costs (include insurance)	
<b>Professional services</b>	
Financial Planning	
Accountant	
Solicitor	

Item	Amount (monthly)
<b>Insurances</b>	
Life Insurance	
TPD Insurance	
Trauma Insurance	
Income Protection	
Private Health Insurance	
<b>Medical</b>	
Pharmacy/Prescription	
Medical/Dental Consultations	
<b>Children</b>	
General	
Clothing	
Books and Stationery	
Primary Fees	
Secondary Fees	
Tertiary Fees	
<b>Work related expenses</b>	
Travel and Meal Allowances	
Clothes/Shoes-Work Related	
<b>Other Loans</b>	
Investment Loans	
Credit Cards	
Other Mortgage Loans	
Personal Loans	
<b>Other Expenses</b>	
Alcohol	
Cigarettes	
Sports & Fitness	
Holidays	
Subscriptions/Newspapers/Books	
Gifts/Donations	
Club Membership/Hobbies	

### Assets

Asset Name / Description (e.g. Home, Investment Property, Managed Fund)	Owner	Cost	Current Value	Debt	Date Acquired

### Liabilities

Debt (e.g. Mortgage, Credit Card, Lease)	Amount Owed	Owed By

### Notes on Assets and Liabilities

### Superannuation

Fund Name	Current Balance	Type of Superfund	Balance Owned By

### Risk Insurance

Type of Insurance	Insurer	Policy Start Date	Amount of Cover	Premium Type	Annual Premium	Owner	Through Superfund

Are you happy with your current life insurances?

Medical reasons why you might not be able to obtain, increase or change your cover

### Estate Planning

Client 1

Do you have a will?

Yes  No    Last Reviewed

Do you have powers of attorney?

Yes  No    Last Reviewed

Do you have a solicitor?

Do any of your beneficiaries need particular protection in your will?

Client 2

Do you have a will?

Yes  No    Last Reviewed

Do you have powers of attorney?

Yes  No    Last Reviewed

Do you have a solicitor?

Do any of your beneficiaries need particular protection in your will?

## Investment Profile

Please rate how comfortable you would feel investing in the following types of assets: (1 = very uncomfortable; 3 = reasonably comfortable; 5 = very comfortable)	1	2	3	4	5
Residential Property					
Commercial Property					
Direct Australian Shares					
Direct International Shares					
Managed Equity Funds					
Managed Property Funds					
Other Managed Funds					
Fixed Rate Investments					
Speculative Investments					
Commercial Property					

What is your investment time frame (in years)?

How comfortable are you with debt?

How comfortable are you in borrowing to finance investments?

What is/would be the main purpose of your investments?

Retirement	Retired	< 5 Years	5-10 Years	10-20 Years	> 20 Years
When do you plan to retire?					
When does your partner plan to retire?					

Risk Profiles (for more information please see the last 2 pages of this document)	Client 1 - Which of these "common risk profiles" best describe you as an investor? (Tick the options that applies)	Client 2 - Which of these "common risk profiles" best describe you as an investor? (Tick the options that applies)
<b>Conservative</b> The Conservative risk profile is designed for investors with a minimum two-year timeframe or those that seek a portfolio invested predominantly in interest bearing assets, with a small proportion of growth assets. This portfolio also suits investors who give a high priority to the preservation of capital (while understanding loss is still possible) and are therefore willing to accept lower potential investment performance, hence the 85 percent exposure to defensive assets (cash and fixed interest).		
<b>Moderate</b> The Moderate risk profile is designed for investors with a minimum three-year timeframe or those who seek a diversified portfolio of interest bearing and growth asset classes, with an emphasis on interest bearing assets. This portfolio also suits investors seeking a lower level of investment value volatility, and therefore willing to accept lower potential investment performance, hence the 70 percent exposure to defensive assets (cash and fixed interest)..		
<b>Balanced</b> The Balanced risk profile is designed for investors with a minimum five-year timeframe. This portfolio also suits investors who desire a modest level of capital stability but are willing to accept moderate investment value volatility in return for commensurate potential investment performance, hence the 50 percent exposure to growth assets (shares, listed property and infrastructure) and 50 percent exposure to defensive assets (cash and fixed interest).		
<b>Growth</b> The Growth risk profile is designed for investors with a minimum seven-year timeframe or those who are willing to accept higher levels of investment value volatility compared to more defensive options in return for higher potential investment performance. Some exposure to interest bearing assets is still desired, but the primary concern is a higher return, hence the 70 percent exposure to growth assets (shares, listed property and infrastructure).		
<b>High Growth</b> The High Growth risk profile is designed for investors with a minimum nine-year timeframe or those who are willing to accept high levels of investment value volatility in return for high potential investment performance. The 85 percent exposure to growth assets (shares, listed property and infrastructure) means that capital stability is only a minor consideration.		
<b>Aggressive</b> The Aggressive profile is designed for investors with a minimum ten-year timeframe or those who are willing to accept very high levels of investment value volatility to maximise potential investment performance. The 95 percent exposure to growth assets (shares, listed property and infrastructure) means that capital stability is not a consideration.		

## Client Confirmation and Acceptance

Please email the completed fact finder to me at [admin@aristongroup.com.au](mailto:admin@aristongroup.com.au) with the following acknowledgement and declaration:

I/We confirm the contents of the fact finder represent a true and accurate reflection of my financial circumstances and I/We understand the information provided in this fact finder will be used for the purposes of providing financial and investment advice to me. My/Our information will not be used for any other purpose unless directed by me. I/We also agree to allow my adviser, Robert Anthony Zappulla, to use my tax file number for financial planning related matters and store it in a secure format by my adviser in accordance with legislative requirements.

If you are returning a hard copy of the fact finder, please sign below to confirm the declaration above.

Client 1 Signature \_\_\_\_\_

Name \_\_\_\_\_ Date \_\_\_\_\_

Client 2 Signature \_\_\_\_\_

Name \_\_\_\_\_ Date \_\_\_\_\_