

**self**managedsuper.com.au



# Client Fact Find

**Best Interest Advice Pty Ltd**

Suite 4.13, Level 4, 32 Delhi Road, NORTH RYDE NSW 2113 PO Box 115, NORTH RYDE BC NSW 16 1670

Phone 1300 664 118 E-mail [info@selfmanagedsuper.com.au](mailto:info@selfmanagedsuper.com.au)

ABN 82084204035 Australian Financial Services Licence 292925

# CLIENT FACT FIND

Please complete as much of the following information as possible prior to your appointment with Best Interest Advice Pty Limit.

This allows us to develop strategies that will assist you achieve your goals.

Clients name(s): \_\_\_\_\_

Appointment: Date:	Time:	Adviser:
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### Categories of personal information we collect and hold

The nature of personal information we collect, and where it comes from, will vary according to the specific service or product we provide to you and may include:

- Fact finder document and application forms, with such personal information included though not limited to name, address, telephone number, occupation, assets and income
- Your transactions, such as managed investment balances

### Purposes of collecting your information

We will only collect personal information necessary for the product/service. These purposes may include:

- Understanding your needs and objectives to allow us to provide you advice;
- Meeting legal and regulatory requirements
- Responding to your enquiries about applications, accounts or services; and
- Processing investment applications

### Disclosures of your information

We will provide your information to other professionals, such as lawyers, taxation accountants and the like with your written consent. We do not share your information with any companies without your consent. We will make your details available if required by law and will inform you if such an event occurs.

### Contact us

Should you wish to discuss concerns or obtain further information, contact The Privacy Officer, Best Interest Advice Pty Ltd, PO Box 115 North Ryde BC NSW 1670.

### Complaints and disputes

If you have reason to believe we have breached the Privacy Policies outlined in this document, we urge you to raise this with us. We will investigate all complaints and respond to you within 14 days. If we find a complaint justified, we will resolve it. This is your right under the Privacy Act.

### Access

You are entitled under the Privacy Act to access the information we hold about you. Please write to us at the above address.

### More Details

A more detailed privacy statement is available from our website [www.selfmanagedsuper.com.au](http://www.selfmanagedsuper.com.au).

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## CLIENT FACT FIND

### Personal Details

Personal Details	Client	Partner
Salutation		
Name		
Date of Birth		
Email Address		
Residential Address		
State/Postcode		
TFN		
Mobile Phone Number		
Home Number		
Occupation		
Employment Status		
Gender		
Overall Health		
Are you an AUS citizen or a resident of the AUS for tax purposes?		
Marital Status		
Smoker Status		

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### Number of Dependent Children

Name	Date of Birth/Age	Provide for Illness or Disabilities

### Education Funding (not mandatory)

Name	Currently Enrolled	School Start Date	Years at school	Name of school	Nominated University degree	Withdrawal amount to pay for HECS/property

### Cashflow

Description	Client	Partner
Annual Salary		
Other Income		
Rental Income		
Pension Income		
Investment Income		
Centrelink/Government Allowance		
Annual Living Expenses		
Other Expenses		

### Additional Notes:

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## Investment Profile Questionnaire

To be completed by both client and partner (C = Client, P = Partner).

Below are questions to assist us to determine what type of strategies and investments may be appropriate in your circumstances. The questions focus on your income requirements, investment horizon (length of investing period) and attitude toward risk-reward. Please raise any questions with your adviser.

Investment Profile Questionnaire
1. In terms of experience, how comfortable are you investing in shares or managed funds? 40 (C) <input type="checkbox"/> : (P) <input type="checkbox"/> – Very comfortable 30 (C) <input type="checkbox"/> : (P) <input type="checkbox"/> – Fairly comfortable 20 (C) <input type="checkbox"/> : (P) <input type="checkbox"/> – Somewhat comfortable 00 (C) <input type="checkbox"/> : (P) <input type="checkbox"/> – Not at all comfortable
2. Which of the following best describes your current stage of life? 40 (C) <input type="checkbox"/> : (P) <input type="checkbox"/> – I am young and ambitious investing for growth 30 (C) <input type="checkbox"/> : (P) <input type="checkbox"/> – I am established in my career and will continue to accumulate 20 (C) <input type="checkbox"/> : (P) <input type="checkbox"/> – I am approaching retirement and want to focus more on capital stability 10 (C) <input type="checkbox"/> : (P) <input type="checkbox"/> – I am retired and need to draw an income from my investments
3. When do you require access to your superannuation and/or invested funds? 40 (C) <input type="checkbox"/> : (P) <input type="checkbox"/> – Greater than 10 years 30 (C) <input type="checkbox"/> : (P) <input type="checkbox"/> – Between 5 and 10 years 20 (C) <input type="checkbox"/> : (P) <input type="checkbox"/> – Between 2 and 5 years 10 (C) <input type="checkbox"/> : (P) <input type="checkbox"/> – Must retain full access to capital if possible
4a. In addition to whatever you own, you have been given \$1,000. You are now asked to choose between: 20 (C) <input type="checkbox"/> : (P) <input type="checkbox"/> – A 50% chance to gain \$1,000 and a 50% chance to gain nothing 10 (C) <input type="checkbox"/> : (P) <input type="checkbox"/> – A sure gain of \$500
4b. In addition to whatever you own, you have been given \$2,000. You are now asked to choose between: 20 (C) <input type="checkbox"/> : (P) <input type="checkbox"/> – A 50% chance to lose \$1,000 and a 50% chance to lose nothing 10 (C) <input type="checkbox"/> : (P) <input type="checkbox"/> – A sure loss of \$500
5. You purchase an investment that loses 25% in value in the first month. What do you do? 40 (C) <input type="checkbox"/> : (P) <input type="checkbox"/> – Ring your adviser and buy more. It was a good investment at the original price; it's an even better buy now 30 (C) <input type="checkbox"/> : (P) <input type="checkbox"/> – Wait it out. It will probably rebound. You understand the investment cycle 20 (C) <input type="checkbox"/> : (P) <input type="checkbox"/> – You know shares fluctuate but you need to talk to your adviser to avoid losing sleep 10 (C) <input type="checkbox"/> : (P) <input type="checkbox"/> – Sell it. You can't afford to have your capital reduced
6. Given the best- and worst-case returns of the four investment choices below, which would you prefer? 40 (C) <input type="checkbox"/> : (P) <input type="checkbox"/> – \$4,800 gain best case; \$2,400 loss worst case 30 (C) <input type="checkbox"/> : (P) <input type="checkbox"/> – \$2,600 gain best case; \$800 loss worst case 20 (C) <input type="checkbox"/> : (P) <input type="checkbox"/> – \$800 gain best case; \$200 loss worst case 10 (C) <input type="checkbox"/> : (P) <input type="checkbox"/> – \$200 gain best case; \$0 gain/loss worst case
7. Your trusted friend, an experienced geologist, is putting together a group of investors to fund an exploratory gold mining venture. The venture could pay back 50 to 100 times the investment if successful. If the mine is a bust, the entire investment is worthless. Your friend estimates the chance of success is only 20%. 40 (C) <input type="checkbox"/> : (P) <input type="checkbox"/> – One month's salary 30 (C) <input type="checkbox"/> : (P) <input type="checkbox"/> – Three month's salary 20 (C) <input type="checkbox"/> : (P) <input type="checkbox"/> – Six month's salary 10 (C) <input type="checkbox"/> : (P) <input type="checkbox"/> – Nothing

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## Client Investment Profile Assessment

Points Counted for Client: \_\_\_\_\_

Points Counted for Partner: \_\_\_\_\_

### Investor Profile Descriptions

#### Cash and Fixed Interest only

You are solely concerned with the protection of capital and can accept no capital losses: 100% defensive assets.

#### Between 50 and 60 pts Very Conservative

You are a very conservative investor and our adviser will need more information from you to determine a suitable investment profile for you.

#### Between 70 and 120 pts Conservative

As a 'conservative' investor, you are primarily concerned with the protection of capital. The aim of your investment portfolio is to produce income with an emphasis on minimal volatility. An indication of the asset allocation within your portfolio is: 70% defensive assets and 30% growth assets.

#### Between 130 and 170 pts Moderate

As a 'moderately conservative' investor, your investment portfolio should have a strong focus on income with the expectation of minimal volatility and a modest level of capital growth over the medium to long-term. An indication of the asset allocation within your portfolio is: 60% defensive assets and 40% growth assets.

#### Between 180 and 220 pts Balanced

As a 'balanced' investor, the aim of your investment portfolio is to produce an appropriate mix of both income and capital growth over the medium to long term. You should be prepared to accept moderate fluctuations in the value of your portfolio. An indication of the asset allocation within your portfolio is: 30% defensive assets and 70% growth assets.

#### Between 230 and 260 pts Growth

As an 'assertive' investor, your investment portfolio has an emphasis on growth in asset value rather than generating income. You should be prepared to accept volatility within your portfolio. An indication of the asset allocation within your portfolio is: 15% defensive assets and 85% growth assets.

#### Over 260 pts High Growth

As an 'aggressive' investor, your investment portfolio has a strong emphasis on growth in the capital value of your portfolio, with no focus on income generation. You should be prepared to accept high level of volatility within your portfolio. An indication of the asset allocation within your portfolio is: 0% defensive assets and 100% growth assets.

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### Superannuation

Owner	Fund Name	Balance	Investment Option	Insurance Attached	Defined Benefit Scheme

### Additional Notes:

### Additional Questions

Question	Client Responses	Partner Responses
Do you make additional personal after-tax contributions? (If so, please provide the average contribution amount each year.)		
Do you make salary sacrifice contributions? (If so, please provide the average contribution amount each year.)		
Are you drawing an income stream (including Transition-to-retirement pensions)?		
How much are drawing from your super each year?		
Do you qualify for Centrelink pensions or Senior Health Card?		
Do you authorise us to conduct a search for all your super accounts that match your Tax File Number?		
What age do you plan to retire? / What age did you retire?		
How much do you need for your retirement each year?		
How much is the capital expenditure to be allowed for after retirement? (i.e. loan repayment, one-off holiday trip, purchasing a home, ...etc)		

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# CLIENT FACT FIND

## Asset & Liabilities

Assets (Excluding super)	Owner	Value
<b>Assets</b>		
Residence		
Home Contents		
Motor Vehicle(s)		
Domestic Investment Properties		
Savings Account		
Term Deposit		
Shares		
Other investments		
Total Assets		
<b>Liabilities</b>		
Home Loan		
Investment Property Loan (Domestic)		
Margin Loan		
Personal Loan		
Car Loan		
Credit Card		
Total Liabilities		

### Additional Notes:

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### Life Insurance Details (All insurance policies inside or outside of super)

Name	Insurer	Life Cover	TPD Cover	Trauma Cover	Income Protection	Annual Premium

**Additional Notes:**

### Estate Planning

Question	Client	Partner
Do you have a current Will(s)?		
Date of Will?		
Does your will offer beneficiaries the option of using a discretionary testamentary trust?		
Have you put in place an Enduring Power of Attorney?		
Do you currently have valid binding death nomination or reversionary beneficiary nomination for your super accounts?		

**Additional Notes:**

### General Insurance

Insurance Type	Client	Partner
Building (Home)		
Content (Home)		
Building (Investment Property)		
Content (Investment property)		
Motor Vehicle		
Health		
Other		

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# CLIENT FACT FIND

## Goals & Objectives

Financial Goals and objectives are what you wish to achieve from your financial strategies. Below are some of the examples. We then will develop strategies that help you reach these goals and objectives.

### Client

Goals & Objectives	Importance to you	Amount Required	Timeframe
<b>Short Term Goals</b>			
Be debt free			
Protect my income			
Simplify my finances			
<b>Medium Term Goals</b>			
Buy a home			
Invest in property			
Save for something big			
We're married, now what			
Give them the best chance			
Pursue a passion			
<b>Long Term Goals</b>			
Retire right			
Retirement living options			
Start accessing my super			

### Other Goals

1.
2.
3.

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# CLIENT FACT FIND

## Partner

Goals & Objectives	Importance to you	Amount Required	Timeframe
<b>Short Term Goals</b>			
Be debt free			
Protect my income			
Simplify my finances			
<b>Medium Term Goals</b>			
Buy a home			
Invest in property			
Save for something big			
We're married, now what			
Give them the best chance			
Pursue a passion			
<b>Long Term Goals</b>			
Retire right			
Retirement living options			
Start accessing my super			

## Other Goals

1.
2.
3.

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## Trust Details – if you are seeking advice for your SMSF or other Trusts

### Entity Details

- 1. Full name of the trust or SMSF \_\_\_\_\_
- 2. Full name of business (if any) \_\_\_\_\_
- 3. Nature of the trust/SMSF activity \_\_\_\_\_
- 4. Australian Business Number (ABN) of Trust or SMSF \_\_\_\_\_
- 5. Tax File Number (TFN) of trust or SMSF \_\_\_\_\_
- 6. Trustee Type:  Individual or  Corporate

### If corporate, please go to 16 also complete the company section of the fact find.

- 7. Type of Trust:  Regulated Trust (e.g. SMSF) or  Other (e.g. family, unit)

### If SMSF, please go to 13.

- 8. Is the trust a foreign entity for tax purpose?  Yes  No
- 9. Country where trust was established \_\_\_\_\_
- 9a. Trust is a financial institution (for the purposes of FATCA) or the Trust, trustees beneficiaries or settlers are US citizens or residents of the US for tax purposes.  Yes  No
- 10. Trust Description (e.g. family, unit, charitable, estate) \_\_\_\_\_
- 11. Do the terms of the Trust Deed identify beneficiaries by reference to membership of a class?  Yes  No

### If no, please go to 13.

- 12. Details of membership class(es) \_\_\_\_\_

### If the trust is under an individual trustee structure.

- 13. Full names of all trustees \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### Trust Beneficiaries (for other trust) /Members (for SMSFs).

- 14. Full names of all members/beneficiaries \_\_\_\_\_
- 15. Full names of all non-trustee members/beneficiaries \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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## CLIENT FACT FIND

### Trust/SMSF Mailing Address

16. Same as Client's postal address  Yes  No

17. Attention / care of \_\_\_\_\_

18. Street number and name or PO BOX \_\_\_\_\_

19. Suburb \_\_\_\_\_

20. State \_\_\_\_\_

21. Post Code \_\_\_\_\_

### If your SMSF has a Macquarie cash management account, please provide us the following details.

22. BSB \_\_\_\_\_

23. Account Number \_\_\_\_\_

24. Account Name \_\_\_\_\_

### If your SMSF has a share trading account, please provide us the following details.

25. Share Trading Provider Name \_\_\_\_\_

26. Account Number \_\_\_\_\_

27. Account Name \_\_\_\_\_

28. Account Designation Name \_\_\_\_\_

29. Registered Address \_\_\_\_\_

30. HIN \_\_\_\_\_

### If your SMSF has an Australian Money Market account, please provide us the following details.

31. Account Number \_\_\_\_\_

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## CLIENT FACT FIND

### Company Details – if you have a corporate trustee or are seeking advice for your company

#### Entity Details

1. Full name of company \_\_\_\_\_
2. Australian Company Number (ACN) \_\_\_\_\_
3. Australian Business Number (ABN) \_\_\_\_\_
4. Tax File Number (TFN) \_\_\_\_\_
5. Nature of Business Activity \_\_\_\_\_
6. Is the company a foreign entity for tax purposes?  Yes  No
7. Company is a financial institution (for the purposes of FATCA) or has United States citizens or residents as beneficial owners  Yes  No

#### Registered Office Address (cannot be PO BOX)

8. Street Number and Name \_\_\_\_\_
9. Suburb \_\_\_\_\_
10. State \_\_\_\_\_ 11. Post Code \_\_\_\_\_

#### Principal Place of Business Address (cannot be PO BOX)

12. Same as registered office address?  Yes  No
13. Street Number and Name \_\_\_\_\_
14. Suburb \_\_\_\_\_
15. State \_\_\_\_\_ 16. Post Code \_\_\_\_\_
17. Full names and roles of all company officers (for example, John Smith, Director & Secretary, Amanda Smith, Director, Joe Smith, Public Officer) \_\_\_\_\_

#### Beneficial Owners

*(Defined as an individual who owns at least 25 per cent of the issued capital in a company through one or more shareholdings)*

18. Full names of all beneficial owners: Client \_\_\_\_\_
- Partner \_\_\_\_\_
- Client 2 \_\_\_\_\_
- Client 3 \_\_\_\_\_
- Client 4 \_\_\_\_\_
19. Full names of all beneficial owners who are not company officers. \_\_\_\_\_

#### Company Mailing Address

20. Same as Client's postal address  Yes  No
21. Attention / care of \_\_\_\_\_
22. Street number and name or PO BOX \_\_\_\_\_
23. Suburb \_\_\_\_\_
24. State \_\_\_\_\_ 25. Post Code \_\_\_\_\_

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# CLIENT FACT FIND

## Client Declaration

The contents of this fact finder represent a true and accurate reflection of my/our financial circumstances. I/We understand that this information will be used for the purposes of providing financial and investment advice to me/us. My/Our information will not be used for any other purpose unless directed by me/us. I/We confirm that I/we have received a Financial Services Guide from Best Interest Advice Pty Limited. I/We also give permission for my/our tax file number(s) to be retained on file and forwarded to financial institutions as requested or as necessary.

## Important information about your investment profile

- It is essential that you review your profile carefully to ensure that it reflects your attitude to investment. If it does not, you must bring this to the attention of Best Interest Advice. You should also consider whether your response to the questions do in fact reflect your attitude. It is important that you answer the questions as accurately as possible.
- The investment profile is only indicative of your overall attitude to investment. It is always important to consider the appropriateness of an investment to your circumstances prior to proceeding
- Your risk profile may change over time and should be reviewed before making investment decisions in the future

I/We declare that I/we am/are comfortable with the investment profile that I/we have been assigned and I/ we understand that this will be used to assist Best Interest Advice in determining an appropriate financial strategy for me/us.

## Client Signature

Client Name: \_\_\_\_\_ Partner Name: \_\_\_\_\_

Client Signature: \_\_\_\_\_ Partner Signature: \_\_\_\_\_

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

## Adviser Signature

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

Adviser Signature: \_\_\_\_\_ Date: \_\_\_\_\_

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