THIS INFORMATION IS
PRIVATE & CONFIDENTIAL

FACT FIND

CLIENT NAME	
ADVISER NAME	
DATE	

This document is designed to provide your InterPrac Authorised Representative with accurate detailed information as to your current personal and financial position. This information is required under the Corporations Law so that your adviser has reasonable grounds for making their recommendations. The information contained within this document will be used solely by your adviser for the purpose of making recommendations and will be treated strictly confidential.

SECTION A – SCOPE OF ADVICE

As a qualified Financial Planner, I can assist you to achieve your financial goals by providing advice and recommendations on a broad range of topics. However you may only be interested in obtaining limited advice. To assist us in determining the scope of the advice you are seeking, please select from the following list of services. Note that by limiting the scope of advice, you risk receiving advice that may not appropriate to your overall personal circumstances and needs.

☐	**COMPLETE FINANCIAL PLAN**	Considers your overall financial position including your short, medium and long term goals and will cover each of the individual areas listed below (where relevant). The end result will be a comprehensive financial plan that will include the analysis, recommendations and projections of anticipated outcomes.
☐	**SUPERANNUATION**	Covers a broad range of areas including rollovers, personal super, master trusts, employer super and self managed super funds. The advice will consider your existing arrangements and will make recommendations to maximise your superannuation savings. I will also consider your retirement goals and in conjunction with your existing position, project them forward to your intended retirement date and beyond.
☐	**INSURANCE**	This service reviews your existing level of insurance in light of your current and anticipated needs. Recommendations will be made on the structure, ownership, type and levels of cover that will best suit your personal situation and needs.
☐	**WEALTH CREATION & PERSONAL SAVINGS**	Considers how best to structure your existing investments and savings capacity to maximise your wealth. Strategies may include gearing, direct shares, property trusts, managed funds, cash management trusts and tax effective investments.
☐	**ESTATE PLANNING**	Is the process of ensuring that in the event of your death, your estate is distributed in accordance with your wishes. This will involve consideration of asset protection strategies, the needs of current and future beneficiaries, taxation, testamentary trusts, existing assets and superannuation.
☐	**LIMITED ADVICE**	Please specify details below. ▪ ▪ ▪ ▪

SECTION B – PERSONAL DETAILS

PERSONAL DETAILS	PRINCIPAL	PARTNER
Name/s		
Address		
Contact Number		
Current Age		
Date of Birth		
Intended Retirement Date		
Marital Status		
Health		
Smoker		
Occupation		
Dependent/s 1. 2. 3.		

ESTATE PLANNING	PRINCIPAL	PARTNER
Do you have a Will?		
When was this last reviewed?		
Executor:		
Do you have an Enduring Power of Attorney?		

CASH FLOW	OWNER	VALUE ($)
Net Employment Income		
Net Employment Income		
Centrelink Benefits		
Investment Income		
Annual Living Expenses		
Other		
Total		

PERSONAL DETAILS CONTINUED

PERSONAL ASSETS	OWNER	VALUE ($)
Home		
Personal Contents		
Motor Vehicle 1		
Motor Vehicle 2		
Caravan, Campervan, Boat & Trailer		
Other		
Total		

FINANCIAL ASSETS	OWNER	VALUE ($)
Bank Accounts		
Investment Property		
Managed Funds		
Share Portfolio		
Superannuation - Fund Name - Current Contributions		
Total		

PERSONAL LIABILITIES	OWNER	VALUE ($)
Home Loan		
Investment Loan		
Motor Vehicle Loan		
Caravan		
Other		
Total		

NET WORTH	VALUE ($)
Personal Assets	
Financial Assets	
Financial Liabilities	
Total	

SHORT TERM GOALS

MEDIUM TERM GOALS

LONG TERM GOALS

SECTION C – INSURANCE

Insurance Policy Details

Type	Sum Insured	Premium	Company	Policy Number	Owner

SECTION D – FINANCIAL PLANNING OBJECTIVES

The financial plan should take into consideration factors that are considered important to the client. Please list your clients key objectives here:

SECTION E – OTHER INFORMATION

Any other information that may be relevant. For example any major future expenses.

SECTION F – RISK PROFILE

In discussion with the client, select one of the following risk profiles.

	CONSERVATIVE	MODERATELY CONSERVATIVE	BALANCED	GROWTH	HIGH GROWTH
Investment Objective	To provide income from cash and similar securities without risking capital	To provide a relatively stable investment by investing primarily in cash and fixed interest with a moderate exposure to growth assets	Provides a balanced return of income and growth by investing equally in cash, fixed interest, shares and property	Provides a potentially higher overall return by investing predominantly in shares and property with a smaller exposure to cash and fixed interest	To provide higher long term returns predominantly through capital growth in shares and property.
Suitability	Ideally suited for short term investments or for investors that do not want to risk capital loss, and are prepared to accept a lower return.	Suited to investors who need income, or are risk averse. There is an increased risk of capital loss compared to cash investments.	Suited to investors who are seeking moderately higher returns over the medium to long term and are prepared to accept some short term volatility.	Suited to long term investors who are seeking higher returns through capital growth. Investors should be prepared for volatility in returns from year to year	Suited to long term investors who are prepared to accept higher risk in pursuit of higher returns. Investors should be prepared for the possibility of capital loss from time to time.
Potential Short Term Volatility	Very Low	Low	Medium	Medium-High	High
Potential Long Term Return	Very Low	Low	Medium	Medium-High	High
Minimum Investment Term	No minimum	1 – 3 years	3 – 5 years	5 – 7 years	7 years +
Typical Asset Allocation Ranges ▪ **Cash** ▪ **Fixed Interest** ▪ **Aust. Shares** ▪ **Int. Shares** ▪ **Property**	 0% – 100% 0% – 100% 0% 0% 0%	 0% – 70% 0% – 70% 0% – 30% 0% – 30% 0% – 30%	 0% – 50% 0% – 50% 0% – 50% 0% – 50% 0% – 50%	 0% – 30% 0% – 30% 0% – 70% 0% – 70% 0% – 70%	 0% – 5% 0% – 10% 0% – 100% 0% – 100% 0% – 100%

Your Risk Profile has been determined as________________________.

SECTION G – PLAN PREPARATION FEE

The process of developing a financial plan can take many hours. In this regard we charge a nominal fee to cover that time. In the event you decide to proceed with our recommendations, the fee may be offset against other fees received by me or be rebated directly to you.

The fee for your plan will be $____________. I will give you an invoice on presentation of the plan which will be payable within 14 days.

SECTION H – CLIENT DECLARATION

I/we confirm that the information contained in this document is accurate and complete and understand that it is to be used for the purpose of providing financial advice.

1. Name of Client

Agreed Risk Profile

Signature of Client

Date

2. Name of Client

Agreed Risk Profile

Signature of Client

Date