



we are experts in helping you make smart decisions
about money so you can live the life you want

Pre Planning Meeting Homework

Lifestyle Questionnaire and Financial Snapshot

A note re fees:

Your first planning meeting is cost and obligation free. The purpose of the first meeting is to gain an understanding of the issues you face and advice you need and by the end of this meeting, we will have a clear understanding of how we can help you.

Based on this, we will then prepare a Letter of Engagement that will confirm the scope of the advice to be provided and the associated fees.

You will not incur any fees until you have signed off this Letter of Engagement.

Client Name

Date

Please return to CSP

PO Box 635 North Sydney 2059 or scan and email mail@csp.com.au

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THE ADVICE EXCHANGE PRIVACY STATEMENT

The Advice Exchange Pty Ltd (ABN 55 107 629 194) is committed to ensuring the confidentiality and security of your personal information. The Advice Exchange operates under its Privacy Policy. A copy of our privacy policy detailing how we handle your personal information is available on request.

All The Advice Exchange advisers adhere to the National Privacy Principles and seek to apply consistent privacy practices. Where you seek financial advice from one of our advisers, he or she will provide you with information on the privacy practices of that business. This Privacy Statement outlines how The Advice Exchange and its company offices handle your personal information.

You may request access to information held by us about you, your investment portfolio and any other Advice Exchange services which you may receive by contacting The Advice Exchange by phone on 02 9925 0522.

In order to manage and administer our financial planning and advice services, it may be necessary for us to disclose your personal information to certain third parties. Unless you consent to this disclosure we will not be able to provide you with financial planning and advice services. The types of organisations to whom we may disclose your personal information include:

- financial institutions for the provision of financial products such as investments, superannuation, life insurance
- your financial adviser for the purpose of managing your investments and financial products
- organisations undertaking compliance reviews of our financial advisers or reviews of the accuracy and completeness of our information
- organisations providing mailing services, maintenance of our information technology systems and printing of our standard documents and correspondence
- organisations providing research, technical and/or paraplanning services

We will only disclose your personal information to these organisations to enable them to undertake specified management and administration services. The Advice Exchange will not disclose your information for any other purpose unless requested by you.

Where you wish to authorise any other parties to act on your behalf, to receive information and/or undertake transactions, please notify us in writing.

We may send you further information from time to time about The Advice Exchange financial planning and advice services. You may elect to stop receiving such information at any time by contacting The Advice Exchange on 02 9925 0522 or by emailing mail@adviceexchange.com.au. You may at any time advise us that you wish to recommence receiving The Advice Exchange information.

CONSENT: I/We

- authorise the collection, use and disclosure of my/our personal information for the purpose of the provision of financial planning and advice services and for the management and administration of my/our investment portfolio and financial products as outlined in the "The Advice Exchange Privacy Statement".

I/we understand that unless I/we consent to the collection, use and disclosure identified in the Privacy Statement, The Advice Exchange will not be able to deliver the relevant financial planning and advice services or manage my/our investment portfolio.

- accept that The Advice Exchange may send me/us information about its services from time to time. I/we understand that I/we may notify you of my/our decision not to receive further information by contacting you directly.

- authorise my/our financial adviser

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- (or their nominated representative) to receive and access my/our personal information for the purposes of managing my/our investment portfolio within the terms of the authority agreed between us. Where there is any change to this authority or relating to my/our adviser, I/we will notify you of the change.

Client Signature

Dated

Partner/Spouse Signature

Date

Please Sign Here





PERSONAL DETAILS

Client

Full Name

Date of Birth

Address

Home Phone

Work Phone

Mobile Phone

Email Address

Occupation

Marital Status

Do you have any health Issues?

No ☐ Yes ☐

Please give details

Do you have any Children?

No ☐ Yes ☐

Names/DOB

Partner

Full Name

Date of Birth

Address

Home Phone

Work Phone

Mobile Phone

Email Address

Occupation

Marital Status

Do you have any health Issues

No ☐ Yes ☐

Please give details

Do you have any Children?

No ☐ Yes ☐

Names/DOB



Lifestyle Vision

At CSP, we believe the purpose of a good Financial Plan is to enable you to live the lifestyle you want. As such, the first step in developing a financial plan involves defining your lifestyle goals.

Please outline below your vision of your ideal lifestyle:

Areas you might want to think about include where you want to live (now, in the future and in retirement), how much travel you want to do, how much work you want to do, when you would like to retire, what you would like to do in retirement, would you like a holiday home (if so, where), how do you want to educate your children etc. You might also want to break your thoughts into short term (next 3 years), medium term (3 – 10) years and long term (10 years plus)

Please outline the 10 goals (personal or professional) you would like to achieve within the next 10 years:

1	6
2	7
3	8
4	9
5	10



Financial Snapshot

Income

Salary before taxation

Gross Salary (excl superannuation)
Superannuation (SGC)
Superannuation Salary Sacrifice
Fringe Benefits

Total Salary

(A)

Client	Partner	Yearly Total

Other Income Sources

Share Dividends/Managed Fund Income
Rental Income
Social Security
Non-Taxed Income
Trust Distributions
Other (_____)

Other Income

(B)

Client	Partner	Yearly Total

Gross Income

(A + B)

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If there anything else about your income and cash flow you think we need to know?



Annual Budget

Housing		Personal Con't	
Rent / Mortgage	\$	Health Insurance	\$
Home & Contents Insurance	\$	Chemist / medications	\$
Council Rates	\$	Medical / dental / optical etc	\$
Water Rates	\$	Subscriptions	\$
Electricity/Gas	\$	Books/magazines/Newspapers	\$
Telephone/Internet/Pay TV	\$	Restaurants	\$
Repairs and Maintenance	\$	Entertainment	\$
Appliances	\$	Haircuts	\$
		Gifts / Presents	\$
Transport		Holidays	\$
Car Loan /Lease payments	\$	Computer hardware/software	\$
Fuel	\$	Club memberships	\$
Registration and Greenslip	\$		
Comprehensive Insurance	\$	Dependants	
Maintenance	\$	Education fees	\$
Public Transport	\$	School books / uniforms	\$
Taxis	\$	Child Care	\$
		Other	\$
Personal			
Life Insurance (excl super)	\$	Other	
Income Protection	\$	Child Support	\$
Meat	\$	Pets (food, vet etc)	\$
Fruit and Vegetables	\$	Charities/donations	\$
General Groceries	\$	Personal Loan repayments*	\$
Alcohol	\$	Other_____	\$
Cigarettes	\$	Other_____	\$
Clothing and shoes	\$	Other_____	\$
		Total	\$

* do not include investment loan repayments in this budget

We understand that budgets can be difficult to estimate and hard to stick to if it is not a discipline you currently adhere to.

If you believe the above budget is not that accurate, do you have a monthly cash flow figure (after tax) in mind that you could commit to allocating towards wealth creation?

If so, how much per month? \$_____per month



Assets and Liabilities

Assets

Asset	Estimated Total Value	Owner (eg client/partner/joint)
Home	\$	
Cash (incl Bank / Term Deposits, cash Acc't etc)	\$	
Managed Funds	\$	
Direct Shares or other listed assets	\$	
Investment property 1	\$	
Investment property 2	\$	
Investment property 3	\$	
Collectables	\$	
Business	\$	
Superannuation (client)	\$	
Superannuation (partner)	\$	
Other _____	\$	
Other _____	\$	
Other _____	\$	
Other _____	\$	
Total		

Liabilities

Debt	Outstanding Amount	comment
Mortgage	\$	
Personal Loan	\$	
Credit Card (ignore if paid out each month)	\$	
Investment Loan 1	\$	
Investment Loan 2	\$	
Investment Loan 3	\$	
Business	\$	
Other _____	\$	
Other _____	\$	
Other _____	\$	
Other _____	\$	
Total		

Is there anything else about your assets and debts you think we need to know?



You and Financial Planning

Why are you seeking Financial Advice?

What are your expectations of the service we will provide to you?

Briefly detail your past experience with Financial Planning

Briefly detail your past experience with Investments

Are there any other issues that you would like clarity on?

Are there any specific issues that are particularly important to you?
