

What to bring to your appointment

PREPARE YOURSELF

The objective of the first appointment is to allow your adviser to clearly understand your current situation. This will enable an assessment of your circumstances to be made and a fixed cost of advice to be provided.

1. Think about what your financial goals are

Before you come to us it's important that you prepare yourself by thinking about your financial goals. Put aside the dollars and cents for the moment and think about:

- How much income will you need?
- Where you would like to live?
- What you would like to be able to do?
- Who you would like to help?

Goals could include things like buying a house, becoming debt free, getting your children or grandchildren a good education, or achieving the lifestyle you desire for your retirement.

2. Bring appropriate paperwork

It's important that your adviser knows about your assets, incomes, expenses and debts.

Some details to prepare and bring include:

Goals & Plans	<input type="checkbox"/> An outline of your plans and objectives. What are the issues that you would like us to address within the scope of our advice. <input type="checkbox"/> Desired retirement income
Income	<input type="checkbox"/> What is your income? If you have a payslip available, please bring it. Your group certificate or last year's tax return is also beneficial to have available.
Superannuation	<input type="checkbox"/> What superannuation accounts do you have? Please bring your most recent superannuation statement for each account.
Investments	<input type="checkbox"/> Savings & Term Deposits <input type="checkbox"/> Investment property details (estimated values and rental income) <input type="checkbox"/> Investment/Managed Fund statements <input type="checkbox"/> Share portfolio holdings
Debts	<input type="checkbox"/> Home loan statements <input type="checkbox"/> Investment loan statements
Expenses	<input type="checkbox"/> Monthly expenditure amount (refer to the Moneysmart Budget Tool for assistance) <input type="checkbox"/> One off expenses and when you expect these to occur (e.g. upgrade your car next year).
Insurance	<input type="checkbox"/> Policy schedules for Life Insurance, Income Protection, and Trauma Insurance policies
Identification	<input type="checkbox"/> Driver's license or passport for Australian identification laws regarding investments, insurance and superannuation <input type="checkbox"/> Tax File Numbers