Sound Life Financial Services
Sound Financial Advice for Life

ABN : 35 002 976 294

www.soundlife.com.au
Ph : 08 9841 1688
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43 Aberdeen Street, Albany
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Pre-Meeting Questionnaire

Client 1	
Client 2	
Authorised representative (financial adviser)	
Date of completion	
Version of FSG provided	
Date of FSG provided	

Charter Financial Planning Limited ABN 35 002 976 294 Australian Financial Services Licensee 234665
Level 9 750 Collins Street, Docklands, Victoria 3008
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Charter Financial Planning is a member of the AMP Group. The AMP Group includes companies formerly part of the Australian and New Zealand operations of AXA Asia Pacific Holdings Limited.

Part A: Pre-meeting financial information

Private and confidential

Thank you in advance for taking the time to complete this short questionnaire. In order to provide you with the best possible financial advice it is vital that we build an understanding of your current situation and the areas in which we can best be of assistance.

This questionnaire represents the first step on your financial journey. The purpose of the questionnaire is two-fold:

1 It will help us to prepare for our first meeting with you, ensuring that we have an understanding, in your own words, of your situation and the reasons why you are seeking advice.

2 It may help you to identify other issues for discussion.

Your financial adviser will gather further information as required in a Part B questionnaire that will be completed at our initial client meeting.

Please complete the questionnaire and return it to us by mail, email or fax at least 48 hours before our meeting. This will provide us with sufficient time to review your information and prepare for the meeting. The questionnaire can be returned to us at the address or fax number shown in the table below.

If you are completing this questionnaire as a couple we ask that you provide a joint response. If there are differences in some of the responses, you may wish to initial them, so they can be discussed at our meeting.

Should you have any queries relating to the completion of this questionnaire, please do not hesitate to contact us on:

Contact name		Telephone	08 9841 1688
Business name and address	**Sound Life Financial Services** 43 Aberdeen Street, Albany	Fax	08 9841 8611
		Email	enquiries@soundlife.com.au

Once again, thank you and we look forward to meeting you soon.

How can we assist you?

Common reasons why people seek financial advice

Below is a list of some of the reasons why people come to see us. Please take time to review this list and indicate their relevance to your personal situation by ticking the appropriate box. Couples should answer with a combined response where possible and use individual ticks and initial them where you do not agree.

	Important	May be of interest	Have not considered at this time
I need to help save money, eg for a car, holiday or home deposit			
I want to save money for my child(ren)'s education			
I need help to create a budget			
I am interested in paying off debts more quickly			
I want to reduce the amount of interest I pay			

	Important	May be of interest	Have not considered at this time
I would like to begin investing			
I would like to know how to best invest my money			
I would like to invest but have concerns about market volatility			
I would like to reduce the amount of tax I currently pay			
I would like to know more about borrowing to invest			
I would like to know if I am packaging my salary effectively			

	Important	May be of interest	Have not considered at this time
Am I saving enough to support myself in retirement?			
How can I make my money last longer in retirement?			

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	Important	May be of interest	Have not considered at this time
I want to ensure my family is financially secure if I die or suffer a serious illness			
I am unsure how I will manage financially if I am sick for a prolonged period			
I want to ensure the right people will inherit my assets when I die			

	Important	May be of interest	Have not considered at this time
My employment status has recently changed, or is changing soon			
A recent event has prompted me to seek financial advice			
My family situation has recently changed, or is about to change			

	Essential	Important	Not required
I would like to establish an ongoing relationship with a financial adviser			

	Via non-super investments	Via my super investments	From my cashflow
My preferred method for paying for initial financial advice…			
My preferred method for paying for ongoing financial advice…			

Other specific reasons why you need our assistance

Please provide details of any other reasons why you are seeking financial advice:

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Getting to know you

Please take some time to consider the things that you would like to tell us about yourself/selves. What are the key things that will:

• help us understand you and your goals, and

• provide us with a better insight into you as a person or couple when providing you with financial advice?

1. Consider your current lifestyle. What are the most important things in your life at the moment? Eg, family, assets, job, reliable income, holidays, second property. Why are they important to you?

2. Do you have any concerns about your current situation?

3. What would you like to change about your financial situation or lifestyle?

   What must change?

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What do you want to change?

What are your financial dreams/aspirations?

4. What activities do you enjoy, eg any hobbies, sports, travel?

Your personal details

Please take a moment to complete your personal details.

	Client 1		Client 2	
Surname				
Given name(s) eg, William Frederick				
Preferred name/other name eg, Bill				
Date of birth				
Country of birth				
Country of residence/citizenship				
Gender	Male Female		Male Female	
Marital status	Single Married Divorced De facto relationship Other, please state below:		Single Married Divorced De facto relationship Other, please state below:	
Names(s) of any dependant(s) eg children, parents	Date of birth	Age	Relationship	Financially dependant
				Yes No
				Yes No
				Yes No

Residential address		
Postal address	Or tick if as above	
Telephone (home)	( )	( )
Telephone (work)	( )	( )
Mobile number		
Do you regularly use a computer and the internet?	Yes No	Yes No

Email address		
Preferred contact method and time		

Occupation/position title		
Name of employer		
Employment status	Retired Semi retired Full time occupation Part time occupation Home maker Unemployed	Retired Semi retired Full time occupation Part time occupation Home maker Unemployed
Employment type	Permanent employee Temp/contractor Self employed	Permanent employee Temp/contractor Self employed

Do you have private health cover?	Yes No	Yes No
What type of private health cover do you have?	Hospital Ancillary Special extras	Hospital Ancillary Special extras
Do you have any health concerns or issues? If so please provide details.		
Are you a smoker?		Yes No
Do you have a will?		Yes No

Your current financial situation

Please take a moment to document your current financial situation.

Income and expenses

Income (pre-tax annual income)		**Client 1**	**Client 2**
Salary		$	$
Other income. Eg, rental income or income from other investments.	Details	$	$

Approximate annual expenses (a budget planner is provided as an appendix to help calculate this).	$

From your current income, how much money do you estimate you can save on a monthly basis, if any?	$

Assets and liabilities

	Assets (Current value)	Liabilities (Loan amount outstanding)
Lifestyle assets and liabilities		
Family home	$	$
Personal belongings, eg car and home contents	$	$
Cash, eg in bank account or term deposit	$	$
Other outstanding personal debt, eg a personal loan or credit cards	N/A	$

Investment assets and liabilities

Other property, eg a rental property or a holiday house	$	$
Other non-superannuation investments, eg shares or bonds	$	$

Superannuation and retirement assets

Total super – employer fund(s)	$	N/A
Total super – personal ownership	$	N/A
Allocated pension	$	N/A
Other superannuation and retirement assets	$	$

Business assets and liabilities

Other	$	$
Total	$	$

Is there anything else we need to be aware of?

Please provide details of anything else you wish to discuss, or think may be relevant to your needs.

Thank you for completing this questionnaire

Thank you for taking the time to complete this questionnaire, it would be appreciated if you could provide a copy to us at least 48 hours before our meeting. If you are unable to do so, please contact us 24 hours prior to the meeting.

It is also important that you bring to the meeting relevant details of your current financial position and products. A list of the type of things to bring is shown below.

We look forward to meeting you soon.

Privacy statement

Your authorised representative (financial adviser) will collect personal and possibly sensitive information from you for the purpose of identifying and reviewing your financial and lifestyle objectives to enable the delivery of financial services and advice. The information you provide and any recommendations made will be kept on file. You are entitled to request reasonable access to any information held about you. It is also important to understand that we reserve the right to appoint another financial adviser from time to time. In these circumstances we will write to you advising you of the change.

In order to best meet your needs and provide you with financial services and advice, we may need to disclose your personal information to other parties. Typically these parties include fund managers, life companies, related entities and other licensees. Communication may include fax, email (may be unsecured), phonecalls and regular mail. Similarly we may bring to your attention products, services or other information, which may be relevant to your financial plan. At these times you will be given the opportunity to choose whether or not you continue to receive such information. If you wish to examine your file, it is available upon request.

You have read and understood the content of the Privacy Statement.

Things to bring to our initial meeting

• Proof of identification documents, eg, birth certificate, passport, driver's licence, citizenship certificate, other photo ID and pension card.

• Confirmation of your salary (pay slip, group certificate) or other proof of your income if self-employed.

• Details of any other income, such as rent or dividends from shares or interest from savings.

• Details of your latest superannuation account (latest member statement).

• Your bank and credit card statements.

• Your latest home loan statement (if relevant).

• Details of any other loans you may have (shares loan, managed fund loan, car loan or lease).

• A list of all your financial assets (and their values) other than your home or car. Eg, shares, managed funds, an investment property.

• Details of all your insurances, both general (home and contents) and personal (life, income, health, trauma and total and permanent disability insurances).

• Details of your will and any other similar items (powers of attorney, binding nominations).

• Details (if any) of any corporate/legal entity you may have. Eg, family trust, company, partnership.

Your authorisation

The information I/we have provided in this document is complete and accurate to the best of my/our knowledge.

Name	Signature	Date
Client 1:	**X**	/ /
Client 2:	**X**	/ /

Notes

(For your adviser’s use, please leave blank)