

# Fact Find



**planning for a better tomorrow**



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# Family & health

		Client 1		Client 2	
Marital status		<input type="checkbox"/> single	<input type="checkbox"/> married	<input type="checkbox"/> single	<input type="checkbox"/> married
		<input type="checkbox"/> widow	<input type="checkbox"/> de-facto	<input type="checkbox"/> widow	<input type="checkbox"/> de-facto
		<input type="checkbox"/> divorced	<input type="checkbox"/> engaged	<input type="checkbox"/> divorced	<input type="checkbox"/> engaged
		<input type="checkbox"/> other [ _____ ]		<input type="checkbox"/> other [ _____ ]	
Children		Name	Date of birth		Tick if financially dependant
			__ / __ / ____	age	<input type="checkbox"/>
			__ / __ / ____	age	<input type="checkbox"/>
			__ / __ / ____	age	<input type="checkbox"/>
Parents	Mother	Current Age	Cause of death (if applicable)	Current Age	Cause of death (if applicable)
	Father	Current Age	Cause of death (if applicable)	Current Age	Cause of death (if applicable)
Your Health/Hobbies (Please provide details of any health issues, or concerns, sports, hobbies and other interests if applicable)					
Select if you smoke?		<input type="checkbox"/> Yes	average per day	<input type="checkbox"/> Yes	average per day
Select if you consume alcohol?		<input type="checkbox"/> Yes	average per week	<input type="checkbox"/> Yes	average per week
Select if you have private health insurance		<input type="checkbox"/> Yes		<input type="checkbox"/> Yes	
Select if you are exempt from the Medicare surcharge		<input type="checkbox"/> Yes		<input type="checkbox"/> Yes	
Family Health (Please provide details of your family's health history if known)					



## Expenses

Record details about extraordinary or once off expenses with your short or long term goals.

	Attached	Monthly	Annually
Mortgage repayments / rent	<input type="checkbox"/>	\$	\$
Rates / utilities	<input type="checkbox"/>	\$	\$
Food / general living	<input type="checkbox"/>	\$	\$
Insurance – home / car / life	<input type="checkbox"/>	\$	\$
Education	<input type="checkbox"/>	\$	\$
Entertainment / memberships / subscriptions	<input type="checkbox"/>	\$	\$
Other [ ]	<input type="checkbox"/>	\$	\$
Other [ ]	<input type="checkbox"/>	\$	\$
<b>Total</b>		\$	\$
<b>Total annual expenses</b>		\$	

## Surplus / Deficit

<b>Income minus expenses = annual surplus / (deficit)</b>	\$
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Please provide details of the following

Where do you currently direct your surplus income?	<input type="checkbox"/> mortgage	<input type="checkbox"/> savings	<input type="checkbox"/> spending	<input type="checkbox"/> other [ ]
How much of your income surplus are you willing to save or invest?	\$			pf / pm / pa
Where an income deficit is identified, how is this currently funded?	<input type="checkbox"/> mortgage drawings	<input type="checkbox"/> credit card	<input type="checkbox"/> bridging finance	<input type="checkbox"/> other [ ]
Does your employer authorise any of the following items to be packaged in your salary?	<input type="checkbox"/> vehicle	<input type="checkbox"/> computer	<input type="checkbox"/> organiser	<input type="checkbox"/> other [ ]
Do you expect your <u>income</u> to substantially change during the next	1 year	<input type="checkbox"/> decrease	<input type="checkbox"/> increase	\$
	5 years	<input type="checkbox"/> decrease	<input type="checkbox"/> increase	\$
Do you expect your <u>expenses</u> to substantially change during the next	1 year	<input type="checkbox"/> decrease	<input type="checkbox"/> increase	\$
	5 years	<input type="checkbox"/> decrease	<input type="checkbox"/> increase	\$
Are you expecting any capital gains from the sale of investments this year?				
Do you have any unused capital losses carried forward from a previous sale of investments?				

## Notes

# Net Wealth



Providing copies of your mortgage, superannuation and investment statements, rates notices, Centrelink schedules and pension accounts will allow us to use accurate information to prepare our advice documents.

If you require more space, please attach a blank page.

## Assets

Please provide details of any debts associated with your assets in the "liabilities" section on the next page.

	Attached	Owner	Associated Debt	Value
Principle residence	<input type="checkbox"/>		<input type="checkbox"/> Yes	\$
Contents	<input type="checkbox"/>		<input type="checkbox"/> Yes	\$
Vehicle [ ]	<input type="checkbox"/>		<input type="checkbox"/> Yes	\$
Vehicle [ ]	<input type="checkbox"/>		<input type="checkbox"/> Yes	\$
Everyday bank account	<input type="checkbox"/>		n/a	\$
Other [ ]	<input type="checkbox"/>		<input type="checkbox"/> Yes	\$
Other [ ]	<input type="checkbox"/>		<input type="checkbox"/> Yes	\$
Other [ ]	<input type="checkbox"/>		<input type="checkbox"/> Yes	\$
Other [ ]	<input type="checkbox"/>		<input type="checkbox"/> Yes	\$
Other [ ]	<input type="checkbox"/>		<input type="checkbox"/> Yes	\$
<b>Total</b>				<b>\$</b>

## Superannuation

Fund Name	Attached	Owner	Receiving Contributions	Value
	<input type="checkbox"/>		<input type="checkbox"/> Yes	\$
	<input type="checkbox"/>		<input type="checkbox"/> Yes	\$
	<input type="checkbox"/>		<input type="checkbox"/> Yes	\$
	<input type="checkbox"/>		<input type="checkbox"/> Yes	\$
	<input type="checkbox"/>		<input type="checkbox"/> Yes	\$
	<input type="checkbox"/>		<input type="checkbox"/> Yes	\$
<b>Total</b>				<b>\$</b>

## Retirement income fund

Please record details of all annuities or account based pensions, even if they have a residual capital value of \$0.

Pension name	Account number / details attached	Owner	Value
	<input type="checkbox"/>		\$
	<input type="checkbox"/>		\$
	<input type="checkbox"/>		\$
	<input type="checkbox"/>		\$
<b>Total</b>			<b>\$</b>

## Liabilities

Only record details about your credit card if you do not clear the balance each month.

Asset the loan is secured against	Attached	Owner	% pa	Repayment type	Balance of loan
[Principle residence ]	<input type="checkbox"/>			<input type="checkbox"/> Principle <input type="checkbox"/> Interest	\$
[Vehicle ]	<input type="checkbox"/>			<input type="checkbox"/> Principle <input type="checkbox"/> Interest	\$
[Investment loan ]	<input type="checkbox"/>			<input type="checkbox"/> Principle <input type="checkbox"/> Interest	\$
	<input type="checkbox"/>			<input type="checkbox"/> Principle <input type="checkbox"/> Interest	\$
	<input type="checkbox"/>			<input type="checkbox"/> Principle <input type="checkbox"/> Interest	\$
<b>Total</b>					<b>\$</b>

## Net Wealth

<b>Assets + superannuation – liabilities = your net wealth</b>	<b>\$</b>
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Please provide details of the following:

Have you made withdrawals from your superannuation in the past?	
Have you given any personal guarantees on family or friend's debt?	
Do you have an outstanding tax liability or HECS debt?	
Do you have an outstanding liability with Centrelink?	

## Notes

# Insurance



Please select this if you have provided statements from your insurance provider/s.

If you require more space, please attach a blank page.

## Personal Insurance

Details	Policy 1 <input type="checkbox"/>	Policy 2 <input type="checkbox"/>	Policy 3 <input type="checkbox"/>	Policy 4 <input type="checkbox"/>
Company				
Type	<input type="checkbox"/> Life <input type="checkbox"/> TPD <input type="checkbox"/> IP <input type="checkbox"/> Trauma	<input type="checkbox"/> Life <input type="checkbox"/> TPD <input type="checkbox"/> IP <input type="checkbox"/> Trauma	<input type="checkbox"/> Life <input type="checkbox"/> TPD <input type="checkbox"/> IP <input type="checkbox"/> Trauma	<input type="checkbox"/> Life <input type="checkbox"/> TPD <input type="checkbox"/> IP <input type="checkbox"/> Trauma
Policy Number				
Policy Holder				
Insured				
Sum Insured	\$	\$	\$	\$
Exclusions / Loading				
Riders				
Premium p.a.	\$	\$	\$	\$

Details	Policy 5 <input type="checkbox"/>	Policy 6 <input type="checkbox"/>	Policy 7 <input type="checkbox"/>	Policy 8 <input type="checkbox"/>
Company				
Type	<input type="checkbox"/> Life <input type="checkbox"/> TPD <input type="checkbox"/> IP <input type="checkbox"/> Trauma	<input type="checkbox"/> Life <input type="checkbox"/> TPD <input type="checkbox"/> IP <input type="checkbox"/> Trauma	<input type="checkbox"/> Life <input type="checkbox"/> TPD <input type="checkbox"/> IP <input type="checkbox"/> Trauma	<input type="checkbox"/> Life <input type="checkbox"/> TPD <input type="checkbox"/> IP <input type="checkbox"/> Trauma
Policy Number				
Policy Holder				
Insured				
Sum Insured	\$	\$	\$	\$
Exclusions / Loading				
Riders				
Premium p.a.	\$	\$	\$	\$

# Estate Planning

	Client 1	Client 2
Do you have a Will?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
When was it last reviewed?	m m / y y y y	m m / y y y y
Is the executor to you Will current		
Have your circumstances changed since it was last reviewed? <i>Please provide details below.</i>		
Do you have a Power of Attorney	<input type="checkbox"/> General <input type="checkbox"/> Enduring <input type="checkbox"/> Medical	<input type="checkbox"/> General <input type="checkbox"/> Enduring <input type="checkbox"/> Medical
Do you have a funeral plan?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you been married before? <i>Please provide details below.</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

If you have any special estate planning issues or requirements, such as special bequests, testamentary trusts or substantial inheritances, that we should be aware of, please provide details below.

## Notes

## How can we help you?

Below is a list of common reasons why people seek financial planning advice. Please tick those that apply, or are of interest to you.

I need advice on	Client 1	Client 2
Starting to save	<input type="checkbox"/>	<input type="checkbox"/>
Paying off my debts more quickly	<input type="checkbox"/>	<input type="checkbox"/>
Building wealth and investing	<input type="checkbox"/>	<input type="checkbox"/>
Better managing my investments	<input type="checkbox"/>	<input type="checkbox"/>
Reducing the amount of tax I pay	<input type="checkbox"/>	<input type="checkbox"/>
Planning for retirement	<input type="checkbox"/>	<input type="checkbox"/>
Making my savings last during retirement	<input type="checkbox"/>	<input type="checkbox"/>
Securing my family's financial well being in the event I am sick, injured or die	<input type="checkbox"/>	<input type="checkbox"/>
Other – please specify	<input type="checkbox"/>	<input type="checkbox"/>
Other – please specify	<input type="checkbox"/>	<input type="checkbox"/>
Other – please specify	<input type="checkbox"/>	<input type="checkbox"/>

Please rank the following issues in terms of importance so that we can ensure your concerns are addressed in our recommendations.

Planning Issues	Importance			Comments
	Low	Medium	High	
Protecting assets and income	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Access to funds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Consistency of income	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Ownership of investments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Tax efficiency of investments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Consolidation of superannuation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Active control of investments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Having a portfolio that is easy to understand and manage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Leaving an inheritance for your family/others	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Maximising Centrelink benefits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Flexible advice fee payment methods	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Other – please specify	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Other – please specify	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Other – please specify	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Please list the main reasons why you are seeking our advice and if there are any issues you think we should be aware of.

# Your investment goals

## Cash buffer

	Client 1	Client 2
How much money do you want to have available in case of emergencies?	\$	\$

## Future goals

Try to be specific as to the purpose and timeframe of funds required.

Also list assets that you would like to sell including the timeframe and amount you are likely to receive.

Description	Likely date MM/YY	Amount required
	m m / y y y y	\$
	m m / y y y y	\$
	m m / y y y y	\$
	m m / y y y y	\$
	m m / y y y y	\$
	m m / y y y y	\$
	m m / y y y y	\$

## Retirement savings

Please note: if you are not sure how much income you need, we will base our projections on 75% of your pre-retirement expenses.

	Client 1	Client 2
At what age do you want to retire?	m m / y y y y age	m m / y y y y age
What income do you think you will need to live your desired lifestyle?	\$	\$
Would you be prepared to accept a reduction of income during your retirement?	\$ age	\$ age
Would you be prepared to access the equity in your home to fund your retirement?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no

## Other investment considerations

Are there any particular products or financial institutions that you prefer?	
Are there any particular products or financial institutions that you do not want to support?	
Would you be more inclined to borrow or save to fund your goals?	
Are you comfortable with the concept of borrowing money to invest, in order to build long term wealth?	

Please list your short and long term goals here. Try to be specific as to the purpose, timeframe and amount of funds required. Also list assets that you would like to sell including the timeframe and amount you are likely to receive.

**Shorter term goals**

Generally less than five years

**Longer term goals**

Generally greater than five years

## Notes

# Your insurance goals

If you would like to learn more about how insurance can help you protect your wellbeing, please ask us for a copy of our insurance fact sheet.

The online insurance needs calculator has been completed. The results are attached to this fact find.

## Concerns

	Client 1	Client 2
To protect income against sickness or accident?	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes
To protect your family or assets in the event of death?	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes
To protect against a critical illness or trauma?	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes
To protect your family or assets in the event of receiving a total and permanent disability or illness?	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes

## Death and TPD

	Client 1	Client 2
<b>Needs</b>		
Repay debts <input type="checkbox"/> In full <input type="checkbox"/> In part (please state)	\$	\$
Replacement income (pa)	\$	\$
Earnings rate	%	%
Term required	yrs	yrs
Carer allowance / nanny	\$	\$
Final expenses (death only)	\$	\$
Allowance for medical costs (TPD only)	\$	\$
[other ]	\$	\$
<b>Total Needs</b>	\$	\$
<b>Less offsets</b>		
Existing insurance	\$	\$
Assets to be sold	\$	\$
Superannuation death benefits	\$	\$
[other ]	\$	\$
<b>Life cover required</b>	\$	\$
<b>TPD cover required</b>	\$ <input type="checkbox"/> As above	\$ <input type="checkbox"/> As above

	Client 1	Client 2
Client requested cover	\$ Life	\$ Life
	\$ TPD	\$ TPD

If you waived the option to obtain a insurance needs analysis, the amount requested may not be appropriate to meet your needs.

## Trauma

	Client 1	Client 2
<b>Needs</b>		
Repay debts <input type="checkbox"/> In full <input type="checkbox"/> In part (please state)	\$	\$
Replacement income (pa)	\$	\$
Earnings rate	%	%
Term required	yrs	yrs
Allowance for medical costs	\$	\$
[other ]	\$	\$
<b>Total Needs</b>	<b>\$</b>	<b>\$</b>
<b>Less offsets</b>		
Existing insurance	\$	\$
Assets to be sold	\$	\$
[other ]	\$	\$
<b>Total cover required</b>	<b>\$</b>	<b>\$</b>

If you waived the option to obtain a insurance needs analysis, the amount requested may not be appropriate to meet your needs.

	Client 1	Client 2
Client requested cover	\$ Trauma	\$ Trauma

## Income protection

	Client 1	Client 2
<b>Option 1</b>		
Maximum cover available <input type="checkbox"/> 75% monthly income <input type="checkbox"/> 75% annual income	\$	\$
<b>Option 2</b>		
Cost of living	\$	\$
Other expenses	\$	\$
<b>Monthly cover required</b>	<b>\$</b>	<b>\$</b>
<b>Waiting period</b>		
Accrued sick leave	days	days
Long service / annual leave	days	days

If you waived the option to obtain a insurance needs analysis, the amount requested may not be appropriate to meet your needs.

	Client 1	Client 2
Client requested cover	\$ I.P.	\$ I.P.



## Notes

# Determining your investment strategy

Earlier we talked about what you would like to achieve from our discussion – your goals. With these in mind, we need to work out how to invest your money to give you the best chance of meeting your goals. To do this we take into account:

- your timeframe for investing based on your goals; and
- your attitude to investment risk.

The first step is to group your goals according to your desired timeframe for achieving them. We then discuss the types of investments, including your existing investments, which may be suitable to achieve your goals. Lastly, it is important you are aware of investment risks and how they apply to the investment strategy we recommend for you.

	Shorter term goals	Longer term goals
<b>Timeframe</b>	0-5 years	5+ years
<b>Typical goals</b>	Emergency savings Holiday New car Home deposit/minor renovations Wedding costs	Retirement plans – superannuation Creating or building non super savings Investment property/holiday home Major home renovations Business venture
<b>Suggested assets</b>	<p>Emphasis on income earning investments which generally provide a stable return.</p> <ul style="list-style-type: none"> <li>• <b>Cash:</b> pays interest in return for money deposited e.g. bank savings, cash management accounts.</li> <li>• <b>Fixed interest:</b> typically pays a fixed rate of income for an agreed time period e.g. government bonds.</li> <li>• A smaller weighting, if any, of property and shares</li> </ul> <p>The value is expected to be relatively stable over the short term, so that you can access your money if or when you need it.</p>	<p>Emphasis on capital growth investments which are generally considered risky because their value can fluctuate regularly.</p> <ul style="list-style-type: none"> <li>• <b>Property:</b> is purchased directly through a real estate agent or indirectly through listed property funds. The investment return includes capital growth and rental income.</li> <li>• <b>Shares:</b> represent a part ownership in an Australian or overseas company. The investment return includes capital growth and company profit distributions (dividends).</li> <li>• A smaller weighting, if any, of cash and fixed interest</li> </ul> <p>The value is expected to move in value, both up and down, over the short term, but is likely to achieve stronger returns over the long term.</p>
<b>Risk</b>	<p>Every investment involves the risk that your investment won't be worth the amount you need, when you need it. Different asset groups also carry different levels of risk. In general, the greater the expected return, the higher level of risk, meaning, investments with more risk generally change in value more sharply and more frequently. This is called volatility.</p>	
	 It is important to have less volatile investment returns when you only have a short timeframe to invest.	 Hold volatile investments over the longer term to increase the chance of achieving higher returns on your money.
<b>Choosing the right asset group to meet your needs</b>	<p>An important point to understand when choosing the right investments for your needs is that no single asset group is likely to meet all of your needs. Investing all of your money into a single asset group can be a risky strategy. Consider the following table which shows annual returns from each of the main investment types over the last 20 years. It shows:</p> <ul style="list-style-type: none"> <li>• Investment returns vary from year to year</li> <li>• High investment returns can be followed with low, or negative, returns</li> <li>• Low, or negative, investment returns can be followed with high returns</li> <li>• Last year's investment performance is not a good indicator of next year's performance.</li> </ul>	

**\*\*Returns for the 20 years to December 2009**

	Cash	Australian Fixed Interest	International Fixed Interest	Listed Property	Australian Shares	International Shares
Dec 1990	16.1%	19.1%	13.3%	8.7%	-17.5%	-15.1%
Dec 1991	11.2%	24.8%	18.5%	20.1%	34.2%	20.2%
Dec 1992	6.9%	10.4%	11.1%	7.0%	-2.3%	4.8%
Dec 1993	5.4%	16.3%	14.8%	30.1%	45.4%	24.0%
Dec 1994	5.4%	-4.7%	-2.7%	-5.6%	-8.7%	-8.1%
Dec 1995	8.0%	16.9%	20.1%	12.7%	20.2%	25.9%
Dec 1996	7.6%	11.9%	10.7%	14.5%	14.6%	6.3%
Dec 1997	5.6%	12.2%	10.5%	20.3%	12.2%	41.1%
Dec 1998	5.1%	9.5%	10.4%	18.0%	11.6%	32.1%
Dec 1999	5.0%	-1.2%	0.8%	-5.0%	16.1%	17.1%
Dec 2000	6.3%	12.0%	10.1%	17.9%	5.2%	2.2%
Dec 2001	5.2%	5.5%	7.4%	14.6%	10.4%	-9.7%
Dec 2002	4.8%	8.8%	11.2%	11.8%	-8.8%	-27.2%
Dec 2003	4.9%	3.1%	5.6%	8.8%	14.6%	-0.5%
Dec 2004	5.6%	7.0%	9.0%	32.0%	28.0%	10.3%
Dec 2005	5.7%	5.8%	7.5%	12.5%	22.8%	17.0%
Dec 2006	6.0%	3.1%	3.9%	34.0%	24.2%	11.7%
Dec 2007	6.7%	3.5%	7.0%	-8.4%	16.1%	-2.1%
Dec 2008	7.6%	15.0%	13.4%	-54.0%	-38.4%	-25.3%
Dec 2009	3.5%	1.7%	3.9%	7.9%	37.0%	0.8%



Best performing asset group



Worst performing asset group

**We know negative returns occur however, we cannot predict when or in what asset group they will occur.**



**A negative return may have a greater impact on your ability to achieve your goals, depending on when it is incurred.**

**For example, if you require \$500,000 to achieve your retirement goals, and in the year of your retirement, your superannuation fund falls in value from \$470,000 to \$376,000, a fall of 20%, this will have a significant impact on your retirement goals.**

**Choose a blend of asset to minimise risk**

We recommend you blend or diversify your money across a range of asset groups which helps to control the risk of your investment. By holding assets that perform differently to each other, any losses made on some investments may be balanced by what you gain on others.

**Investment strategy options**

We use six investment strategies that have different blends of income earning investments and growth assets. As the timeframe for investing increases, so does the recommended exposure to growth assets.

**Suitable for short term goals**

**Suitable for long term goals**

Cash / Fixed interest	30% Growth Assets	50% Growth Assets	70% Growth Assets	85% Growth Assets	99% Growth Assets

The investment strategy for your short and long term needs must take into account the timeframe for your goals and the return needed from your investment to meet your goals.

Before investing your money, it is important that you understand the risks of the recommended investment strategy and how they may impact your goals. A summary of the investment strategy options are located on the following pages.

**\*\*Important Information**

The returns do not include allowances for fees or taxation

**Cash:** UBS Warburg Australian Bank Bill Index

**Australian fixed interest:** UBS Warburg Australian Composite Bond Index

**Property:** S&P/ASX 200 Property Accumulation Index. History before April 2000 ASX Property Trust Accumulation Index

**Australian shares:** S&P/ASX 200 Accumulation Index. History before April 2000 All Ordinaries Accumulation Index

**International shares:** MSCI World ex-Australia Accumulation (net dividends re-invested) Index in \$A

Expected returns should be used as a guide only and are not a guarantee of future performance.

Cash / fixed interests			Estimated Funds	\$	
<b>Asset</b>	<b>Allocation</b>	<b>Volatility</b>			
Cash or fixed interest	100%	Very low			
Australian fixed interest	0%				
International fixed interest	0%				
Property	0%				
Australian shares	0%				
International shares	0%				
<b>Returns</b>					
Expected return on investment				%	

30% growth assets			Estimated Funds	\$	
<b>Asset</b>	<b>Allocation</b>	<b>Volatility</b>			
Cash	20%	Low			
Australian fixed interest	30%				
International fixed interest	20%				
Property	8%				
Australian shares	14%				
International shares	8%				
<b>Returns</b>					
<sup>1</sup> Projected return per annum (historical)				6.1%	
<sup>2</sup> Extreme return range			-7% to 19%		
Probability of a positive return (over 1 year)			92%		
Minimum suggested investment timeframe			2 years		
Investment objective over investment timeframe			CPI + 1%		
Probability of meeting investment objective			97%		

<sup>1</sup>Based on after wholesale fee returns and 1% active outperformance in shares. Before tax and administration costs.

<sup>2</sup>99% of results are expected to fall in this range

50% growth assets			Estimated Funds	\$
<b>Asset</b>	<b>Allocation</b>	<b>Volatility</b>	Medium	
Cash	10%			
Australian fixed interest	23%			
International fixed interest	17%			
Property	10%			
Australian shares	22%			
International shares	18%			
<b>Returns</b>				
<sup>1</sup> Projected return per annum (historical)		6.9%		
<sup>2</sup> Extreme return range		-10% to 24%		
Probability of a positive return (over 1 year)		89%		
Minimum suggested investment timeframe		3 years		
Investment objective over investment timeframe		CPI + 2%		
Probability of meeting investment objective		97%		

70% growth assets			Estimated Funds	\$
<b>Asset</b>	<b>Allocation</b>	<b>Volatility</b>	Medium/High	
Cash	4%			
Australian fixed interest	15%			
International fixed interest	11%			
Property	10%			
Australian shares	34%			
International shares	26%			
<b>Returns</b>				
<sup>1</sup> Projected return per annum (historical)		7.8%		
<sup>2</sup> Extreme return range		-16% to 32%		
Probability of a positive return (over 1 year)		84%		
Minimum suggested investment timeframe		4 years		
Investment objective over investment timeframe		CPI + 3%		
Probability of meeting investment objective		61%		

<sup>1</sup>Based on after wholesale fee returns and 1% active outperformance in shares. Before tax and administration costs.

<sup>2</sup>99% of results are expected to fall in this range

85% growth assets			Estimated Funds	\$
<b>Asset</b>	<b>Allocation</b>	<b>Volatility</b>	High	
Cash	2%			
Australian fixed interest	8%			
International fixed interest	5%			
Property	10%			
Australian shares	43%			
International shares	32%			
<b>Returns</b>				
<sup>1</sup> Projected return per annum (historical)			8.5%	
<sup>2</sup> Extreme return range			-20% to 37%	
Probability of a positive return (over 1 year)			81%	
Minimum suggested investment timeframe			5 years	
Investment objective over investment timeframe			CPI + 4%	
Probability of meeting investment objective			61%	

99% growth assets			Estimated Funds	\$
<b>Asset</b>	<b>Allocation</b>	<b>Volatility</b>	Very high	
Cash	1%			
Australian fixed interest	0%			
Fixed interest	0%			
Property	5%			
Australian shares	45%			
International shares	49%			
<b>Returns</b>				
<sup>1</sup> Projected return per annum (historical)			9.1%	
<sup>2</sup> Extreme return range			-26% to 44%	
Probability of a positive return (over 1 year)			78%	
Minimum recommended investment timeframe			9 years	
Investment objective over investment timeframe			CPI + 5%	
Probability of meeting investment objective			59%	

<sup>1</sup>Based on after wholesale fee returns and 1% active outperformance in shares. Before tax and administration costs.

<sup>2</sup>99% of results are expected to fall in this range

**Adviser to complete**

		<b>Client</b>	<b>Partner</b>	<b>Joint</b>
<b>Shorter term goals</b>	Funds available	\$	\$	\$
	Agreed Investment Strategy			
<b>Reason for selection</b>				
<b>Longer term goals</b>	Funds available	\$	\$	\$
	Agreed Investment Strategy			
<b>Reason for selection</b>				

**Client Sign Off**

You should not proceed with any advice unless you understand:

- all investments carry risk and the different asset groups carry different levels of risk,
- cash and fixed interest are generally safer and more suitable for short term goals, however in the long term, returns may not be as high as growth assets and there is a risk your capital will not grow in pace with inflation,
- property and shares offer a greater opportunity for capital growth and over the long term, the total return can exceed the negative effects of inflation,
- increasing your investment exposure to capital growth assets, property and shares, increases the risk of experiencing negative returns in the short term,
- a longer term perspective must be taken when investing in property and shares due to the inevitable ups and downs of these markets,
- the timing of negative returns is unknown and may occur when you need access to your money thereby affecting the ability to meet your goals,
- if you need access to your investments in a hurry and they are investment in property and shares, you may be forced to sell at a loss.

If you want to understand more about the risks of investing please read "Investing Between The Flags – A Practical Guide To Investing" created by ASIC before you proceed with our advice. It is available from <http://www.fido.asic.gov.au> or we can provide a copy on request.

Based on your understanding of investment risk, are you comfortable to accept the agreed investment strategy for your short and long term goals?

Yes

<p><b>X</b></p> <p>[name – client 1]</p>	<p><b>X</b></p> <p>[name – client 2]</p>
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# Your acknowledgement



Before you proceed with the preparation of Your Financial Plan, the Statement of our Advice, please take a moment to read the following information:

## Protecting your privacy

- The information you provide me will be kept on file at our business. You are entitled to request reasonable access to any information we hold on file about you.
- Your information is only disclosed to other parties as are necessary for us to provide our services to you. This may include fund managers, life companies, other Licensees and related entities. In addition, we will disclose your information where we are required to by law.
- We will not pass your information to other parties for any purposes other than those for which you have been informed.
- Our communication methods include phone calls, email (may be unsecured), fax and regular mail.

## Duty of care

- The information you provided to us has been recorded in this fact find and will be used to prepare Your Financial Plan. Any discussions held during this fact finding meeting do not constitute personal advice and should not be implemented before you receive the financial plan we will prepare for you.
- It is important you provide me with detailed and accurate information so I can provide you with appropriate recommendations. AXA Financial Planning will not accept liability for recommendations based on inaccurate or incomplete information you supply.
- The following sections of this fact find have been completed:
  - 'your investment goals'
  - 'determining your investment strategy'
  - 'your insurance goals'

## Sign off

### Account and reference numbers

- I/We authorise Browell's Financial Solutionsto:
  - retain and store my/our account numbers and/or Centrelink number for the purpose of providing me with initial and ongoing financial planning advice,
  - retain, store and quote my tax file number information to the Australian Tax Office when necessary and to investment bodies when making investments on my behalf.

### Financial Services Guide

- I have received or have been provided with access to a Financial Services Guide version

### Personal information

- The information I have provided in this fact find is a true and accurate record of my current personal and financial position. I am/We are not aware of any other information that my financial adviser would need to be aware of before providing me/us with financial advice.
- I/we give permission for the information supplied in this fact find to be used for the preparation of my/our financial plan.

<b>X</b> [name – client 1]	/ /
<b>X</b> [name – client 2]	/ /

# Initial Advice Agreement

Please review this agreement carefully as it confirms the scope of advice, cost and payment method as agreed between:

[adviser name]

"Browell's Financial Solutions"

and

you, [client/s full name]

If you have any questions about the content of this Agreement, please ask us before you sign.

## Scope of Advice

As agreed, our statement of advice will be developed into Your Financial Plan, which provides you with advice in the following areas:

<b>Goals, objectives and issues to be addressed</b>	
<b>Areas that will not be addressed</b>	

## Initial Advice Fee

The initial advice fee and payment method has been agreed to as follows:

Charging method	Preferred payment method	Services provided (adviser to complete)	Advice Fee
<input type="checkbox"/> flat fee <input type="checkbox"/> hourly rate Total hours [            ]	<input type="checkbox"/> Eftpos <input type="checkbox"/> Bpay <input type="checkbox"/> Direct debit (bank account) <input type="checkbox"/> Direct debt (credit card) <input type="checkbox"/> Cheque <input type="checkbox"/> Investment deduction	<input type="checkbox"/> Research strategy  <input type="checkbox"/> Prepare your financial plan	\$  \$
<input type="checkbox"/> flat fee <input type="checkbox"/> hourly rate Total hours [            ]	<input type="checkbox"/> Eftpos <input type="checkbox"/> Bpay <input type="checkbox"/> Direct debit (bank account) <input type="checkbox"/> Direct debt (credit card) <input type="checkbox"/> Cheque <input type="checkbox"/> Investment deduction	<input type="checkbox"/> Implementation of the advice	\$
<input type="checkbox"/> A fee for the implementation of your advice will apply and will be disclosed in Your Financial Plan <input type="checkbox"/> The initial advice fees will be waived upon successful implementation of your insurance policies			
<b>Total Initial Advice Fee Payable</b>			<b>\$</b>

## Terms of the agreement

### Changes to your circumstances

- Please tell us if there are any changes to your circumstances as soon as practicable. Significant changes in your circumstances may affect our advice. We reserve the right to terminate this agreement and reassess the cost of providing advice. Any additional costs will be agreed upon before we proceed with preparing your revised recommendations.

### If you do not implement our advice

- You will be liable for any costs to research and/or prepare Your Financial Plan as detailed above. All implementation costs will be waived. If you have agreed to pay for your initial advice via an investment deduction, an invoice will be issued to you for any amount outstanding.

### Your insurance

- If your application for insurance is accepted by the insurance company, we will receive upfront and ongoing payments known as commission. The insurance company requires that in order for us to receive this commission the policy must be in force for a minimum of 12 months.

Therefore, if you cease to pay premiums on any policies arranged by us within 12 months we will be required to pay the commission (including any amounts that represent our advice fee) back to the insurance company. Accordingly, we reserve the right to recover:

- the amount we have to refund to the insurance company from you, or
- the total initial advice fee as documented in this agreement.

In this case you will receive an invoice from us stipulating the amount due and any payment terms.

## Client acknowledgement

### I/We understand and agree that:

- will provide services to me/us in line with this Agreement.
- The cost of initial advice, including the payment method has been fully disclosed in this Agreement
- If I/we do not implement the advice in our financial plan, all initial advice fees for the research and/or preparation of my financial plan will be due and payable immediately.
- All fees in this Agreement are listed inclusive of GST.

<b>X</b> [name – client 1]	/ /
<b>X</b> [name – client 2]	/ /
<b>X</b> [name – adviser]	/ /

# Authorisation to collect information

Please accept this copy as authority, as the original will stay on file at the below address.

To	Customer Service Manager		
Provider name			
Address			
Client name		Date of birth	
Address		Product details	

## To whom it may concern,

### Access to information

I/We authorise you to provide representatives of  with any information and documentation they require regarding my/our insurance, superannuation and investments.

I am/We are aware of the provisions of the Privacy Act and release you from those provisions in respect of information provided to  and it's representatives.

### Transfer servicing rights

I/We authorise the servicing rights of my/our financial products be transferred to

I understand that the existing adviser will no longer:

- be remunerated for this policy/contract(s) following this decision
- have access to my policy/contract information, and
- will no longer be responsible for reviewing my ongoing needs.

I understand that the appointed adviser and their Licensee will:

- will have access to my policy/contract information
- will be responsible for providing me with ongoing advice relating to this policy/contract(s), and
- will receive any remuneration currently being paid for this policy following the transfer.

<b>X</b> [name – client 1]	/ /
<b>X</b> [name – client 2]	/ /

Adviser Name	Authorised Representative AXA Financial Planning AFSL 234663	Adviser code	
Business	Browell's Financial Solutions	Contact details	phone 03 5441 7778
Address	249 Napier St Bendigo VIC 3550		fax 03 5441 2588
			email <a href="mailto:damian@browells.com.au">damian@browells.com.au</a>
			email <a href="mailto:geoff@browells.com.au">geoff@browells.com.au</a>