



CU Financial Planning

Client Fact Find

Client Name(s)

Date

Designed to help us get to know you better

This fact find is designed to help gather your relevant personal and financial information, and goals. We use this information, along with our discussions, to help develop a financial strategy that is suitable for your needs.

Potential strategies and products may be discussed during the information gathering process. These should only be acted upon once formal advice, information and explanation have been provided in a suitable advice document.

We look forward to assisting you to reach your financial goals. If you have any questions about this please contact us.

Anjan Das, Principal, CU Financial Planning
Suite 4B, Level 4, 428 George St, SYDNEY NSW 2000
Business Phone 02 9231 308 | Fax 02 9231 3051 | E mail adas@cufinancial.com.au

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Why have you sought advice?

Personal information

First name	Client 1	Client 2
Last name		
Salutation		
Preferred name		
Gender		
Birth date		
Retirement age		
Risk profile		
Salary		
Super salary		
Private health		

Contact details

	Client 1	Client 2
Phone number 1		
Phone number 2		
Email		
Fax		
Website		
Street		
City		
State		
Postcode		

Dependants

Name	Date of Birth	Financially Dependant
	Age:	<input type="checkbox"/> Yes
	Age:	<input type="checkbox"/> Yes
	Age:	<input type="checkbox"/> Yes
	Age:	<input type="checkbox"/> Yes

Employment and health

	Client 1	Client 2
Name of employer		
Occupation		
Employment type		
Employment status		
Employment start date		
Health		
Smoker status		
Available Leave		

Estate planning

	Client 1	Client 2
Will in place		
Date of will		
Power of attorney		

Your assets and liabilities

This section records all your investments and other assets as well as any loans you may have. The result determines your current net wealth.

Personal assets

Asset name	Owner	Value

Liabilities

Loan name	Owner	Amount owing

Superannuation

Asset name	Owner	Account number	No. options	Value

Pension

Asset name	Owner	Account number	No. options	Value

Investments

Asset name	Owner	Account number	No. options	Value

Net Assets

Asset and liabilities	Amount
Total lifestyle assets	
Total investment assets	
Total superannuation assets	
Total pension/income stream assets	
Total liabilities	
Total net worth	

Cash flow details

Income

Name	Description	Amount(\$)	Frequency	Taxable (%)	Owner

Expenses

Name	Description	Amount(\$)	Frequency	Taxable(%)	Owner

Surplus & deficit

Gross Income	\$
Tax	\$
Net income	\$
Expenses	\$
Surplus	\$

Insurances

Policy Owner	Insured	Product Name	Premium	Frequency	Premium Basis	Type	Cover Amount

Insurance Needs Analysis

Client 1 Life, TPD and Trauma	Client 1 Life	Client 1 TPD	Client 1 Trauma
Replacement of ongoing expenses			
Capital for ongoing expenses			
Liabilities to be covered			
Funeral/Medical costs			
Other expenses (eg education)			
Capital for adequate cover			
Superannuation			
Non-super investments			
Other provisions			
Existing cover (to be retained)			
Total proceeds available			
Shortfall of capital (Gap)			

Client 2 Life, TPD and Trauma	Client 2 Life	Client 2 TPD	Client 2 Trauma
Replacement of ongoing expenses			
Capital for ongoing expenses			
Liabilities to be covered			
Funeral/Medical costs			
Other expenses (eg education)			
Capital for adequate cover			
Superannuation			
Non-super investments			
Other provisions			
Existing cover (to be retained)			
Total proceeds available			
Shortfall of capital (Gap)			

Income Protection	Client 1	Client 2
Current Income		
Percentage of income to cover	75% or _____	75% or _____
Super contributions to be covered (%)		
Monthly Benefit		
Benefit Period		
Waiting Period		

Client waived Insurance Needs Analysis	Client 1	Client 2
Client Requested Cover		
How was that amount determined?		

Other Entities

Determining your investment strategy worksheet

Answering the following questions about investing will help us determine a suitable investment strategy for your long term goals.

1. Apart from short term and anticipated liquidity needs, how long do you envisage before requiring access to most of your funds?

	Client 1	Client 2	Joint	Score
1 year or less	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1
2 to less than 3 years	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2
3 to less than 5 years	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	3
5 years plus	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	4

2. How familiar are you with investment markets?

	Client 1	Client 2	Joint	Score
No experience at all.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1
Not familiar but am willing to consider investment alternatives.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2
I understand that markets fluctuate and different market sectors have different income, growth and taxation characteristics. I recognise the importance of diversification.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	3
Experienced with all investment sectors and understand the various factors which may influence performance.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	4

3. Which of the following best describes your attitude to the volatility of returns?

	Client 1	Client 2	Joint	Score
I prefer lower capital growth in order to avoid volatile returns.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1
I aim to achieve steady capital growth and will accept some volatility of returns.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2
I am prepared to take on higher volatility for the opportunity of greater returns.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	3
I am interested in aggressive growth strategies, including borrowing for investment purposes, and understand the possibility of negative returns.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	4

4. What do you want your investments to achieve?

	Client 1	Client 2	Joint	Score
Security of capital with minimal opportunity for capital growth.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1
Generate an income stream with less emphasis on growth.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2
Achieve steady capital growth with less emphasis on income.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	3
High capital growth and minimal income.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	4

5. How concerned are you that the value of your capital and the purchasing power of your investment income should keep pace with or exceed the rate of inflation?

	Client 1	Client 2	Joint	Score
Not concerned.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1
Slightly concerned.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2
Moderately concerned.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	3
Highly concerned.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	4
Extremely concerned.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	5

6. Are you prepared to invest in tax-advantaged investments that may fluctuate in value, in order to minimise your income tax?

	Client 1	Client 2	Joint	Score
No – I do not want to purchase any investments that may lead to capital fluctuations.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1
Maybe – I would prefer stable, reliable capital value and returns with some tax savings, if possible.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2
Yes – I can accept some fluctuation in capital value from time to time in exchange for some tax advantages.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	3
Definitely – my main objective is to minimise income tax and I am prepared to accept capital fluctuation to achieve this.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	4

7. Which one of the following best describes your attitude to choosing an investment?

	Client 1	Client 2	Joint	Score
I prefer investments that do not have any capital fluctuation associated with them.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1
I prefer to diversify with a mix of investments, which have an emphasis on low capital fluctuation. I can accept having a small proportion of the portfolio invested in assets which have a higher degree of short term fluctuations in order to potentially achieve a slightly higher return over the longer term. I understand that these types of investments can produce a negative return in at least 1 year in every 8 years .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2
I prefer to have a spread of investments in a balanced portfolio. I understand that this type of portfolio can produce a negative investment return in at least 1 year in every 6 years .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	3
I prefer to diversify my investments with an emphasis on more investments, which have potentially higher returns, but still having a small amount of stable investments. I understand that these types of investments can produce a negative investment return in at least 1 year in every 5 years .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	4
I prefer to select investments that have a higher degree of capital fluctuation so that I can earn higher returns over the long term. I understand that this higher volatility means that a negative return can occur at least 1 year within every 4 years .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	5

Assessment	Client 1	Client 2	Joint
Total score			
Identified investment strategy			

Would you consider adopting an investment strategy with a higher weighting of growth assets to make your funds last longer If required?	
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Score	Profile	Description
7 – 10	30% growth assets	<ul style="list-style-type: none"> Definite need for a very secure income. Little fluctuations in capital value. Will not accept much downside risk
11 – 15	50% growth assets	<ul style="list-style-type: none"> Requires a stable income. Can withdraw capital to supplement income if necessary. Expect small fluctuations in income to gain modest capital growth. Requires minimisation of downside risk.
16 – 21	70% growth assets	<ul style="list-style-type: none"> Desires a reasonably stable income stream, but also desires a steady growth in capital value. Prepared for fluctuations to achieve reasonable capital growth over the medium term. Sufficient capital available to draw down to supplement income needs.
22 – 27	85% growth assets	<ul style="list-style-type: none"> Little or no need for an ongoing current income from investments. Investment focus is on achieving capital growth with no need to access capital in the medium term. Prepared to accept fluctuations in capital value to achieve longer term wealth accumulation.
28+	99% growth assets	<ul style="list-style-type: none"> No ongoing income needed from investments. Investment focus is on high levels of capital growth with no need to access capital for the long term. Prepared to accept wide fluctuations in capital value and may be prepared to invest additional sums during downsize periods.

To be completed by your Adviser

Scope of the Advice

Objectives to be addressed

(include features and benefits of products attractive to the client)

Objectives	Timeframe	Amount

Strategies Working Paper Section

List Strategies you are considering.

If replacing products, why have you discounted the client's existing product? Tie to the client's objectives above.

List Alternatives Strategies for each strategy/product considered and reasons for discounting them.

Notes

Your acknowledgement

You understand that discussions held during this Fact Finding stage do not constitute personal advice, and agree not to implement any strategies that may have been discussed until they have been outlined in an advice document.

The information in this form accurately reflects your current financial situation. You are not aware of any further information which would be relevant or would assist us when providing advice and/or recommendations to you. We will not accept liability for recommendations based on inaccurate or incomplete information you provide.

You understand that any advice or recommendation provided by us will be based solely on the information supplied in this Fact Find and any other personal information you provide.

You are aware that our advice is limited to the goals and objectives we agreed to address in the "Scope of the Advice" section of this Fact Find.

You understand that we are not authorised to provide specific advice in relation to direct property, general insurance, taxation, family law, and drafting estate planning documents and trusts. Any advice on these matters will be provided by qualified specialist advisers as appropriate.

You are aware that a photocopy of this Fact Find is available upon request.

You are willing to accept documents being sent to your nominated email address, including the Financial Services Guide, Advice Documents and Product Disclosure Statements.
Your nominated email address is: _____

You authorise CU Financial Planning to act on instructions from your nominated email account.

You authorise CU Financial Planning to retain, store and quote your Tax File Number (TFN) information to the Australian Tax Office when necessary and to investment bodies when making investments on your behalf. You authorise the application of your TFN to all investments in your name(s).
You may choose not to quote your Tax File Number (TFN), or claim an exemption; however a higher rate of tax may then be applied to your investment returns. It is not an offence to not quote your TFN.

You have been provided with a copy of CU Financial Planning/Solar Financial Advisory Financial Services Guide. This includes the Appendix: Privacy Collection Statement which includes details of how to access the Solar Privacy Policy.

Signature Client 1	Date
Signature Client 2	Date

Plan Preparation Authority

Please review this agreement carefully as it confirms the services, cost and terms as agreed between:

Client 1	Client 2
Adviser Name: Anjan Das	

Services we will provide

You have agreed to pay a professional fee for the following:

- The collection and analysis of all relevant personal and financial data
- The identification of financial goals and objectives detailed in the "Scope of the Advice" section above
- Consideration of Risk Profile and asset allocation
- Research
- Development of an appropriate strategy based on your stated circumstances, risk profile and needs
- Preparation of your Statement of Advice
- Meeting to discuss your Statement of Advice and recommendations therein

Initial Advice Fee

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

- Total Initial Advice Fee payable is \$_____ plus GST
- Payment method _____

An invoice for the fee that has been agreed will be issued upon presentation of the Statement of Advice.

Terms of the agreement and acknowledgement

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

- If you 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 as detailed above. 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 you cease to pay premiums on any insurance policies arranged by us within 12 months we reserve the right to recover any amount we have had to refund to the insurance company from you. In this case you will receive an invoice from us stipulating the amount due and any payment terms.

Signature Client 1	Date
Signature Client 2	Date
Anjan Das	Date

Ongoing Service Agreement

Please review this agreement carefully as it confirms the ongoing service agreement as agreed between:

Client 1 and Client 2	Anjan Das
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Services we will provide

You have agreed to pay an ongoing adviser servicing fee for the following ongoing advice in relation to your financial planning needs:

- Annual strategic update meeting to:
 - Ensure that you are on track to meet your financial goals
 - Help identify any changes to your personal and financial circumstances
 - Review the investment portfolio in your Fund on a [monthly/ quarterly/ annual] basis to ensure that the investments continue to be highly rated and appropriate to your needs
 - Provide advice on the investment of any cash benefits you may have accumulated during the year
 - Discuss your risk insurance requirements to ensure that the original recommendations remain appropriate
 - Consider changes to legislation that may have an impact on you
 - Provide you with a new advice document detailing any new recommendations or changes if appropriate
- Quarterly newsletters
- Direct phone and email access to your Adviser
- Support for ongoing assistance throughout the year for administration or planning issues

Ongoing Advice Fee

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

- Total Ongoing Adviser Service Fee payable is \$_____ plus GST
- Payment method _____

Advice fees must be paid in advance using BPay, cheque or debited directly from your bank account, credit card or investment balance in annual or regular instalments.

Please note that ongoing advice fees paid from your investment balance will continue until you elect to stop them or the investment is ceased. Furthermore, commission is payable for the life of the insurance policy or until you transfer your policy to another Financial Adviser.

Terms of the agreement and acknowledgement

- You have been provided with a copy of this Ongoing Service Agreement.
- Either party may terminate this Agreement at any time by giving 30 days written notice to the other party. If the Agreement is terminated, all advice fees due at the time of termination will be due and payable by you immediately. I will refund any unearned, prepaid advice fees to you within 30 days of receiving a written request to terminate this Agreement.
- By signing this Agreement you agree that it is in accordance with your understanding of the ongoing arrangements.

X [name – client 1]	/ /
X [name – client 2]	/ /
X Adviser Name- Anjan Das	/ /

Authorisation to collect information

Please accept a copy of this document as authority as the original will stay on file with the Adviser named below.

Client Name	Date of Birth
Address	

To Whom it May Concern:

Access to information

I am writing to inform you that I authorise you to provide:

Anjan Das of CU Financial Planning	
Authorised Representative of Solar Financial Advisory (AFSL No. 431915)	
Adviser Number: 313698	
Address: Suite 4 B, Level 4, 428 George St, Sydney NSW 2000	
Telephone: (02) 9231 3080	Email: adas@cufinancial.com.au

with any information and documentation they require regarding the following policies:

Policy
Policy

I am aware of the provisions of the Privacy Act and release you from those provisions in respect of the above information requested.

Transfer servicing rights

I authorise the servicing rights of my financial products to be transferred to the above named Adviser.

I understand my existing Adviser will no longer:

- Be remunerated for this policy/contract(s) following this decision;
- Have access to my policy/contract(s) information; and
- Be responsible for reviewing my ongoing needs.

I understand that the appointed Adviser and their Licensee will:

- Have access to my policy/contract(s) information;
- Be responsible for providing me with ongoing advice relating to this policy/contract(s); and
- Receive any remuneration currently being paid for this policy following the transfer.

Thank you,

Signature Client	Date
Client Name	