



PERSONAL FACT FIND & FINANCIAL NEEDS ANALYSIS

PRIVATE & CONFIDENTIAL

(VERSION DATE 1/11/2020)

Prepared for

CLIENT 1:

CLIENT 2:

Date completed:

Prepared by

ADVISER NAME:

Bruno Festa

Lionsgate Financial Group Pty Ltd

ABN: 92 140 591 484 **AFSL No.** 342766

Suite 1402, 122 Arthur St North Sydney NSW 2060

Phone: 1300 683 323

IMPORTANT

Date FSG provided: / /

FSG version #: 01122021

PRIVACY STATEMENT

The information contained within this document will be used by your adviser solely for the purpose of making recommendations and will be treated strictly **confidential**. The Corporations Act 2001 requires that an Adviser making financial recommendations must have reasonable grounds for making those recommendations. This document is designed to provide your Lionsgate authorised representative with accurate detailed information as to your current personal and financial position. The more detailed information you provide your Financial Planner, the more effective we can be in assisting you to meet your financial goals.

The privacy of your personal information is important to us.

1. Why are we asking so many questions?

We collect your personal information to ensure that we are able to provide you with the products and services appropriate to your needs.

Financial Planning is the exercise of:

- a. gathering all the details of your financial position;
- b. understanding your financial goals;
- c. analysing all the issues and options which will form the basis of any recommendations;
- d. providing advice and recommendations, whilst also making all the required disclosures;
- e. agreeing with the advice to allow the adviser to implement the actions required to achieve your financial goals; and
- f. agreeing on the level of further review and action required to ensure the advice and recommendations continue to achieve all identified financial goals.

The process of providing financial advice may seem simple, but it is the result of carefully gathering the right information to be able to assess your financial goals. This can be achieved through the completion or updating of a previously completed fact find. A fact find will help identify what is relevant and also helps to prioritise any action required. We aim to ensure that the personal information that we retain about you, is accurate, complete and up to date.

If you provide us with incomplete or inaccurate information, we may not be able to provide you with the products or services you are seeking.

The law also requires us to collect personal information eg The Corporations Act 2001 requires us to identify a person's needs, objectives and financial circumstances to be able to provide advice; and the Anti Money Laundering and Counter Terrorism Financing Act 2006 ("AML/CTF Act") (Commonwealth) requires us to identify all clients and to conduct identity verification checks.

2. Access to your personal information

Subject to permitted exceptions, you may access your information by contacting your adviser.

3. We may need to communicate personal information to:

- a) your adviser and external product providers;
- b) other members of Lionsgate Financial Group. This enables Lionsgate to have an integrated view of its customers and clients;
- c) organisations (who are bound by strict confidentiality) to whom we outsource certain functions i.e. our auditors. In these circumstances, information will only be used for our purposes;
- d) other professionals such as solicitors, and stockbrokers when a referral is required;
- e) third parties when required by law eg under Court Order; and
- f) Government departments or agencies such as ASIC or AUSTRAC.

4. Our Privacy Policy

As an Authorised Representative of Lionsgate Financial Group Pty Ltd, we have adopted the principles set out in the Privacy Act 1988 as part of our continuing commitment to client service and maintenance to client confidentiality. For further details please refer to the Lionsgate Financial Group *Privacy Policy* which can be found in the **Financial Services Guide**.

YOUR PERSONAL DETAILS

This section covers questions about your personal contact information, children and dependents, health and employment and estate planning and retirement details. The more detailed information you provide your Financial Planner, the more effective we can be in assisting you to meet your financial goals. Please enter as much detail as possible to the best of your ability and note down any sections you may need assistance completing and we will be happy to help.

PERSONAL DETAILS	Client 1	Client 2
Title		
Surname		
First name		
Preferred name		
Date of birth / Current age		
Place of birth		
Australian resident	Yes / No	Yes / No
Number of years in Australia	_____years	_____years
Age at (planned) retirement		
Marital status		
Tax file number		

CONTACT DETAILS						
Home address - Street						
Suburb						
State / Postcode	State	Postcode				
Postal address (if not as above)						
Suburb						
State / Postcode	State	Postcode				
	Client 1			Client 2		
Mobile phone						
Home phone						
Work phone						
Fax						
E-mail for correspondence						
Preferred method of contact						

REFERRED BY	
Company name	
Contact name	
Phone / Contact details	

This section is not applicable []

Clients/ chosen not to complete this section []

CHILDREN & DEPENDENTS					
Name	Relationship to client/s	D.O.B.	Financially dependent	Dependent to age	Future needs
		/ /	Yes / No		
		/ /	Yes / No		
		/ /	Yes / No		
		/ /	Yes / No		
		/ /	Yes / No		
Notes:					

This section is not applicable []

Clients/ chosen not to complete this section []

EMPLOYMENT	Client 1	Client 2
Occupation		
Work status	Employed / Self-employed / Retired / Unemployed	Employed / Self-employed / Retired / Unemployed
Employer		
Job title		
Hours worked per week		
Date started current employment		
Date of next salary review		
Employer contacts		
Address		
Phone		
Type/s of structures used	Trust / Company / SMSF / Other (please specify)	Trust / Company / SMSF / Other (please specify)
Notes:		

This section is not applicable []

Clients/ chosen not to complete this section []

HEALTH {RISKS}	Client 1	Client 2
Smoker status	Yes / No / Quit in previous 12 months	Yes / No / Quit in previous 12 months
Private health insurance	Yes / No	Yes / No
General health status	Excellent / Good / Average / Poor	Excellent / Good / Average / Poor
Detail any health issues		
Have you ever been rejected / refused an insurance application? If yes, please detail	Yes / No	Yes / No

YOUR GOALS

Financial planning is all about knowing what you need, developing strategies that are appropriate to you and then doing something about it and this will guarantee that you will increase the chances of making a financial difference. Therefore, it is important for us to understand what you are trying to achieve and what is important to you. This section asks details about your financial and lifestyle goals. In answering, please try to be as specific as possible as this will help us to develop a solution tailored to meet your specific needs.

In addition to understanding your goals, your financial adviser will also work with you to complete your Risk Profile (located later in this document).

GOALS

What you told us/Why you came to see us

- This is where we hear the 'client voice'

What we have identified to be your needs and/or objectives

- This is where adviser's enter their understanding of client's objectives and any other needs identified *by the adviser*

Agreed Scope of this advice

Superannuation	[]
▪ Full review (Products, investments, contributions)	[]
▪ Product and investment review	[]
▪ Portfolio review (only)	[]
▪ Contributions	[]
▪ Binding Death Nominations (BDN's)	[]
▪ Other (please specify)	[]

Notes:

Personal Insurance	[]
▪ Full review (Needs analysis, product review and comparison)	[]
▪ Lump sum cover (only)	[]
▪ Income Protection	[]
▪ Business Insurance (Keyperson / Business Succession)	[]
▪ Structure/Ownership	[]
▪ Other (please specify)	[]
Notes:	
Budgeting and Cash flow management	[]
▪ Develop a budget	[]
▪ Surplus cash flow management	[]
▪ Other (please specify)	[]
Notes:	
Investment	[]
▪ Direct Shares	[]
▪ Investment platform (establish/review)	[]
▪ Borrowing to invest (Gearing)	[]
▪ Lump-sum investment (Redundancy/Inheritance)	[]
▪ Regular savings plan	[]
▪ Other (please specify)	[]
Notes:	

Retirement planning	[]
▪ Transitioning to retirement	[]
▪ Retirement Analysis	[]
▪ Income Stream – (full review: establish/review existing products and investments)	[]
▪ Income Stream – (review existing: portfolio/draw down)	[]
▪ Binding Death Nomination (BDN) / Reversionary Beneficiaries	[]
▪ Other (please specify)	[]
Notes:	
Debt Management	[]
▪ Refinancing	[]
▪ Restructure	[]
▪ Debt reduction	[]
Notes:	
Estate planning	[]
▪ Full review	[]
▪ Referral	[]
Notes:	
Centrelink	[]
▪ Maximise Centrelink entitlements	[]
▪ Assistance with Centrelink	[]
Notes:	

Entity Structures	[]
▪ Company	[]
▪ Trust	[]
▪ Partnership	[]
Notes:	
Lifestyle goals	[]
Please specify:	
Other	[]
Please specify:	
Areas not to be addressed in advice (and why)	
▪ This is self-explanatory.	
When we may address advice areas out of this scope	
▪ i.e. "At next annual review"	

Adviser Notes:

YOUR CASH FLOW

To assist in assessing your current financial position, this section asks about your annual income and expenses, and any major expected lump sum expenses, or changes in cash flow.

This section is not applicable []

Clients/ chosen not to complete this section []

INCOME & EXPENSES			
INCOME (annual)	Client 1	Client 2	JOINT/TOTAL
Gross salary / wages (<i>excluding super</i>)	\$	\$	\$
Commissions	\$	\$	\$
Bonuses	\$	\$	\$
Business income / profit	\$	\$	\$
Superannuation pension	\$	\$	\$
Annuity income	\$	\$	\$
Investment income			
- Interest	\$	\$	\$
- Dividends	\$	\$	\$
- Rent	\$	\$	\$
- Other (please provide details)	\$	\$	\$
Other income			
- Dept. of Veterans Affairs	\$	\$	\$
- Centrelink	\$	\$	\$
- Other (please provide details)	\$	\$	\$
TOTAL INCOME			\$
Notes:			

EXPENSES (annual)			
Estimated income tax	\$	\$	\$
Long term debt (Mortgage, rent, loans)	\$	\$	\$
Short term debt (Credit cards, loans, other)	\$	\$	\$
Daily living expenses (utilities, car, food etc.)	\$	\$	\$
Insurances (General, life, disability, income)	\$	\$	\$
Health (GP, specialists, hospital, chemist, insurance)	\$	\$	\$
Personal care (Clothing, hair dressing, cosmetics)	\$	\$	\$
Entertainment (Memberships, travel, sport, hobbies)	\$	\$	\$
Other (pet/s, school fees etc)	\$	\$	\$
TOTAL EXPENSE	\$	\$	\$

SURPLUS / DEFICIT (Income-Expense)	\$
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OR

[] Client spends all income

OR

[] Client saves \$_____ per week / month / annum (please circle)

Cont'd...

PLANNED FUTURE EXPENSES (Next 5 years)	Amount	Financial / Calendar year of expense
Holidays / Travel	\$	
Education	\$	
New car or upgrade	\$	
Home improvement / renovation	\$	
Debt repayment	\$	
Other (eg. wedding, baby)	\$	
Other	\$	
FUTURE INCOME	Client 1	Client 2
Is your income likely to change in the next 5 years. If Yes or Maybe, please state how	Yes / No / Maybe _____ _____ _____ _____	Yes / No / Maybe _____ _____ _____ _____

This section is not applicable []

Client/s chosen not to complete this section []

GOVERNMENT INCOME SUPPORT		
	Client 1	Client 2
Do you currently receive Govt. benefit?	Yes / No	Yes / No
If yes, please detail		
If yes, what is your CRN?		
Notes		
Other support (specify type)	Yes / No	Yes / No
Have you gifted assets in the past 5 years?	Yes / No	Yes / No
If yes, please detail		
Are you registered for the Commonwealth Seniors Card?	Yes / No	Yes / No

Adviser Notes:

YOUR ASSETS AND LIABILITIES

This section asks about your personal and investment liabilities and assets.

This section is not applicable []

Client/s chosen not to complete this section []

Lifestyle assets

ITEM	Purchase Date	Purchase price	Current Value	Amount owing	OWNER
Principal residence	/ /	\$	\$	\$	C1 / C2 / J
Personal property / contents		\$	\$	\$	C1 / C2 / J
Motor vehicle 1	/ /	\$	\$	\$	C1 / C2 / J
Motor vehicle 2	/ /	\$	\$	\$	C1 / C2 / J
Boat	/ /	\$	\$	\$	C1 / C2 / J
Caravan	/ /	\$	\$	\$	C1 / C2 / J
Collectables		\$	\$	\$	C1 / C2 / J
Holiday home	/ /	\$	\$	\$	C1 / C2 / J
Other (specify) _____	/ /	\$	\$	\$	C1 / C2 / J
TOTAL			\$	\$	

This section is not applicable []

Client/s chosen not to complete this section []

Financial assets (Shares / Managed funds / Term Deposits / Investment Properties)

Shares / Managed Fund Name	Owner	Date of purchase	Tax Deductible	Units / purchase \$	Current asset value
	C1/C2/J	/ /	Yes / No		\$
	C1/C2/J	/ /	Yes / No		\$
	C1/C2/J	/ /	Yes / No		\$
	C1/C2/J	/ /	Yes / No		\$
	C1/C2/J	/ /	Yes / No		\$
	C1/C2/J	/ /	Yes / No		\$
	C1/C2/J	/ /	Yes / No		\$
	C1/C2/J	/ /	Yes / No		\$
TOTAL					\$
Cash and Savings	Owner	Date of purchase	Financial Institution	Linked to debt?	Current asset value
	C1/C2/J	/ /			\$
	C1/C2/J	/ /			\$
	C1/C2/J	/ /			\$
TOTAL					\$

Term Deposit	Owner	Date of purchase	Financial Institution	Maturity date	Current asset value
	C1/C2/J	/ /			\$
	C1/C2/J	/ /			\$
	C1/C2/J	/ /			\$
TOTAL					\$
Investment Property	Owner	Date of purchase	Tax Deductible	Purchase \$	Current asset value
	C1/C2/J	/ /	Yes / No		\$
	C1/C2/J	/ /	Yes / No		\$
	C1/C2/J	/ /	Yes / No		\$
TOTAL					\$

This section is not applicable []

Client/s chosen not to complete this section []

Superannuation assets (summary)					
Superannuation Fund	Member No.		Tax free \$	Current Value	OWNER
			\$	\$	C1 / C2 / J
			\$	\$	C1 / C2 / J
			\$	\$	C1 / C2 / J
Retirement Income Stream	Member No.	Tax free \$	Pension \$ / Frequency	Current Value	OWNER
		\$	\$	\$	C1 / C2 / J
		\$	\$	\$	C1 / C2 / J
		\$	\$	\$	C1 / C2 / J
		\$	\$	\$	C1 / C2 / J
TOTAL			\$	\$	

This section is not applicable []

Client/s chosen not to complete this section []

Liabilities						
Loan type	Lender	Loan balance	Int. Type	Int. Rate	Repayments / frequency	OWNER
	\$			%	\$ per	C1 / C2 / J
	\$			%	\$ per	C1 / C2 / J
	\$			%	\$ per	C1 / C2 / J
	\$			%	\$ per	C1 / C2 / J
	\$			%	\$ per	C1 / C2 / J
TOTAL LIABILITIES		\$			\$ per annum	

Net assets		
Total Assets	Total Liabilities	Net Asset Position (Assets - Liabilities)
		\$

Adviser Notes:

Adviser Diagrams:

YOUR SUPERANNUATION & PENSION

This section asks about your superannuation and pension account details. Information can be located in your member/investor statement. If you are having difficulties in locating the correct information, please highlight the fields and we will be able to assist you in locating the appropriate information from your statement.

Please provide documentation if possible (i.e. Statements etc)

See statement/research form attached []

This section is not applicable []

SUPERANNUATION FUND/S				
	FUND 1	FUND 2	FUND 3	FUND 4
Investor / Member	Client 1 / Client 2	Client 1 / Client 2	Client 1 / Client 2	Client 1 / Client 2
Current balance	\$	\$	\$	\$
Product name / provider				
Benefit type	<input type="checkbox"/> Accumulated <input type="checkbox"/> Def. benefit	<input type="checkbox"/> Accumulated <input type="checkbox"/> Defined benefit	<input type="checkbox"/> Accumulated <input type="checkbox"/> Defined benefit	<input type="checkbox"/> Accumulated <input type="checkbox"/> Defined benefit
Member number				
Beneficiary / type	<input type="checkbox"/> Non-Binding <input type="checkbox"/> Binding <input type="checkbox"/> Binding Non-lapsing	<input type="checkbox"/> Non-Binding <input type="checkbox"/> Binding <input type="checkbox"/> Binding Non-lapsing	<input type="checkbox"/> Non-Binding <input type="checkbox"/> Binding <input type="checkbox"/> Binding Non-lapsing	<input type="checkbox"/> Non-Binding <input type="checkbox"/> Binding <input type="checkbox"/> Binding Non-lapsing
Beneficiary name / %				
Investment type	<input type="checkbox"/> Cap. secure <input type="checkbox"/> Balanced <input type="checkbox"/> Cap. stable <input type="checkbox"/> Growth <input type="checkbox"/> Capital guaranteed	<input type="checkbox"/> Cap. secure <input type="checkbox"/> Balanced <input type="checkbox"/> Cap. stable <input type="checkbox"/> Growth <input type="checkbox"/> Capital guaranteed	<input type="checkbox"/> Cap. secure <input type="checkbox"/> Balanced <input type="checkbox"/> Cap. stable <input type="checkbox"/> Growth <input type="checkbox"/> Capital guaranteed	<input type="checkbox"/> Cap. secure <input type="checkbox"/> Balanced <input type="checkbox"/> Cap. stable <input type="checkbox"/> Growth <input type="checkbox"/> Capital guaranteed
Asset allocation (indicate %)	International Domestic Cash ____% ____% Fix. Int. ____% ____% Property ____% Equity ____%	International Domestic Cash ____% ____% Fix. Int. ____% ____% Property ____% Equity ____%	International Domestic Cash ____% ____% Fix. Int. ____% ____% Property ____% Equity ____%	International Domestic Cash ____% ____% Fix. Int. ____% ____% Property ____% Equity ____%
Components				
Eligible service period	/ /	/ /	/ /	/ /
Total taxed element	\$	\$	\$	\$
Total untaxed element	\$	\$	\$	\$
Tax free	\$	\$	\$	\$
Preserved amount	\$	\$	\$	\$
Restricted non-preserved	\$	\$	\$	\$
Unrestricted non-preserved	\$	\$	\$	\$
Insurance Cover				
Life cover	\$	\$	\$	\$
TPD cover	\$	\$	\$	\$
Salary continuance	\$	\$	\$	\$
Other benefits (detail)				
Fees				
Exit fee	\$ %	\$ %	\$ %	\$ %
Management cost (per year)	\$ %	\$ %	\$ %	\$ %
Premiums (if applicable)	\$ pa	\$ pa	\$ pa	\$ pa
Administration costs	\$ pa	\$ pa	\$ pa	\$ pa
Other fees	\$	\$	\$	\$
Super. guarantee deposit	Yes / No	Yes / No	Yes / No	Yes / No

SUPERANNUATION CONTRIBUTION/S

Superannuation contributions	Client 1	Client 2
Non-concessional contributions	Client 1 / Client 2	Client 1 / Client 2
Total AFTER tax contributions in the last 3 years	\$	\$
Have you contributed over \$100,000 in any one financial year? If YES, specify financial year.	Yes / No / Financial Year	Yes / No / Financial Year
Concessional contributions (before tax income i.e. salary sacrifice and/or employer SGC amounts)		
Employer super contributions this financial year	\$	\$
Other before tax super contributions this financial year	\$	\$
Total before tax super contributions this financial year	\$	\$
Other contributions (i.e. proceeds from business sale, redundancy payments, transfer from foreign super funds, personal injury)		
Contributions (please detail)	\$	\$

Adviser Notes (Client 1):

Adviser Notes (Client 2):

PENSION AND/OR ANNUITY FUND/S

	FUND 1	FUND 2	FUND 3	FUND 4
Investor / Owner	Client 1 / Client 2	Client 1 / Client 2	Client 1 / Client 2	Client 1 / Client 2
Type				
Product name / provider				
Member number				
Beneficiary / type				
Type of nomination				
Inception date	/ /	/ /	/ /	/ /
Current value	\$	\$	\$	\$
Purchase price	\$	\$	\$	\$
Tax free amount	%	%	%	%
Term at purchase	year	year	year	Year
Payment	\$ pa	\$ pa	\$ pa	\$ pa
Payment frequency				
Payment indexation	\$ %	\$ %	\$ %	\$ %
Centrelink / DVA deductible amount	\$	\$	\$	\$
Fees				
Exit fee	\$ %	\$ %	\$ %	\$ %
Management cost (per annum)	\$ %	\$ %	\$ %	\$ %
Administration costs	\$ %	\$ %	\$ %	\$ %
Other fees	\$ %	\$ %	\$ %	\$ %
Other fees (detail)				

Adviser Notes (Client 1):**Adviser Notes (Client 1):**

YOUR RETIREMENT & ESTATE

This section asks about your retirement and your estate.

This section is not applicable []

Client/s chosen not to complete this section []

RETIREMENT PLANNING	Client 1	Client 2
Years until retirement (Planned retirement date)	years / /	years / /
What is your anticipated retirement income required	\$ per year	\$ per year
How confident are you that you will have enough money to live comfortably at retirement?	Not confident / confident / very confident	Not confident / confident / very confident
Goals / large expenses in retirement (eg boat, car, holidays)	\$	\$
Are you expecting any lump sum payments	Yes \$ / No	Yes \$ / No
Would you consider downsizing your home to fund your retirement?	[] Yes / [] No	[] Yes / [] No

This section is not applicable []

Client/s chosen not to complete this section []

ESTATE PLANNING	Client 1	Client 2
WILL		
Do you have a will	Yes / No	Yes / No
Date of will	/ /	/ /
Does it reflect your current wishes	Yes / No	Yes / No
Does the will incorp. a Testamentary Trust	Yes / No	Yes / No
Who is/are the Executor(s) of the will		
Where is your will located		
POWER OF ATTORNEY		
Do you have a Power of Attorney	Yes / No	Yes / No
Which type of Power of Attorney	Enduring / Medical / General / Limited / Other	Enduring / Medical / General / Limited / Other
Power of Attorney Expiry and last review	Expiry date / /	Last review date / /
Power of Attorney granted to Surname: First Name: Relationship:		
Power/s of Attorney (location)		
FUNERAL		
Do you have a funeral plan (if yes, what is the plan name and maturity)	Yes / No	Yes / No
Funeral plan pay out amount		
OTHER ESTATE PLANNING		
Do you have any specific estate planning requirements / needs? (if yes, please provide details)	Yes / No	Yes / No

YOUR INSURANCE

This section asks about your existing personal, business and other insurance policies. Additional information can be located in your policy schedule/s.

Please provide documentation if possible (i.e. Policy schedules)

See statement / research form attached []

This section is not applicable []

PERSONAL AND BUSINESS INSURANCE

	FUND 1	FUND 2	FUND 3	FUND 4
Life insured	Client 1 / Client 2	Client 1 / Client 2	Client 1 / Client 2	Client 1 / Client 2
Policy owner				
Policy number				
Life cover sum insured	\$	\$	\$	\$
TPD cover sum insured	\$	\$	\$	\$
Trauma cover sum insured	\$	\$	\$	\$
Life cover	\$ pm	\$ pm	\$ pm	\$ pm
TPD cover	\$ pm	\$ pm	\$ pm	\$ pm
Trauma / critical illness cover	\$ pm	\$ pm	\$ pm	\$ pm
Income protection benefit	\$ pm	\$ pm	\$ pm	\$ pm
Business expense	\$ pm	\$ pm	\$ pm	\$ pm
Total premium	\$	\$	\$	\$
Insurance provider				
Premium frequency				
Is the policy through Super fund?	Yes / No	Yes / No	Yes / No	Yes / No
Is the benefit indexed?	Yes / No	Yes / No	Yes / No	Yes / No
Premium structure?	Level / Stepped	Level / Stepped	Level / Stepped	Level / Stepped
Complete the following for TPD only				
'Any' or 'Own' occupation	Any / Own	Any / Own	Any / Own	Any / Own
Complete the following for income protection only				
Agreed or Indemnity	Agreed / Indemnity	Agreed / Indemnity	Agreed / Indemnity	Agreed / Indemnity
Benefit period				
Waiting period				
Increasing claims options	Yes / No	Yes / No	Yes / No	Yes / No
Super continuance	Yes / No	Yes / No	Yes / No	Yes / No

The following assets are important to all of us, please rank them in order of importance to you

GENERAL INSURANCE

Asset	Importance (1=most 5=least)	Insured	Insurer	Policy type	Sum insured	Premium
House		Yes / No			\$	\$ p/a
Contents		Yes / No			\$	\$ p/a
Car		Yes / No			\$	\$ p/a
Health		Yes / No			\$	\$ p/a
Other _____		Yes / No			\$	\$ p/a

YOUR PROFESSIONAL NETWORK

This section asks about other professional specialists you access.

This section is not applicable []

Client/s chosen not to complete this section []

OTHER PROFESSIONAL ADVISERS

ACCOUNTANT

Name	
Address	
Telephone	
Fax	

SOLICITOR

Name	
Address	
Telephone	
Fax	

BANKER / MORTGAGE BROKER

Name	
Address	
Telephone	
Fax	

OTHER

Name	
Address	
Telephone	
Fax	

OTHER

Name	
Address	
Telephone	
Fax	

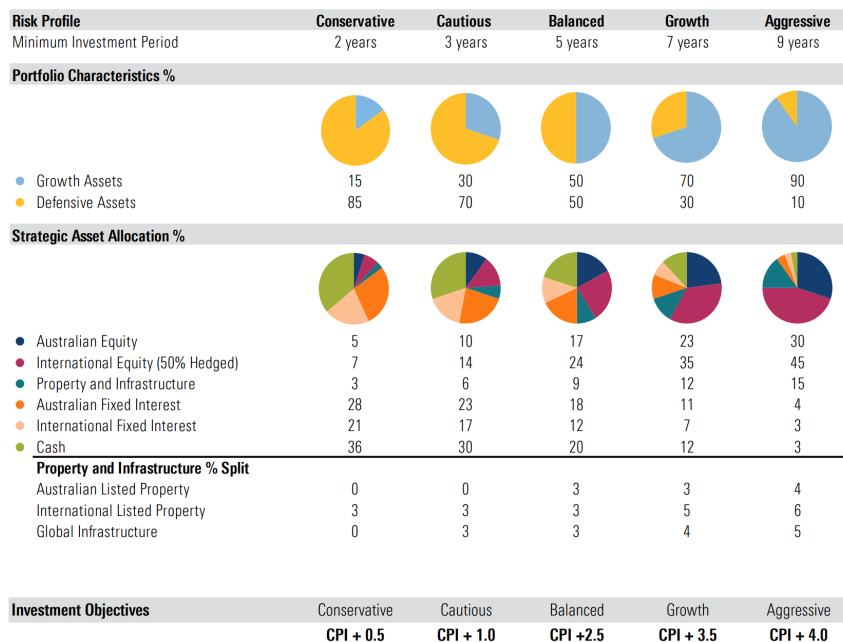
YOUR RISK PROFILE

Option 1 and/or Option 2 are designed to help determine your general attitudes towards investment risk. Both options do not consider all factors necessary in making an investment decision e.g. personal and financial information and investment objectives; however it is an important part of the process in helping to determine an appropriate investment strategy so that recommendations can be made to suit your specific requirements.

This section is not applicable []

OPTION 1 – USE YOUR TIME HORIZON ONLY

Select your risk profile based on your minimum investment period



NB: The Risk Profile 'Cautious' is also referred to as 'Moderate'

RISK PROFILES – CHARACTERISTICS						
	Conservative	Moderate	Balanced	Growth	Aggressive	
Long Term Objective	CPI plus 0.5%	CPI plus 1.0%	CPI plus 2.5%	CPI plus 3.5%	CPI plus 4.0%	
Total Expected Long Term Return	4.5%	5.1%	5.8%	6.5%	7.1%	
Income Return %	3.9	3.8	3.7	3.4	3.3	
Growth Return %	0.6	1.3	2.1	3.1	3.8	
Probability of negative return over any single year %	8.5	12.6	18.6	22.9	25.0	
Expected number of negative years in 20 years	1.7 years	2.5 years	3.7 years	4.6 years	5.0 years	

****Analytics are based on long term assumptions. Income, growth and total return outcomes may vary in the shorter term, while losses may occur more regularly or in greater magnitude than the modelling implies.**

Please note: Each investment Risk Profile is supported by flexible asset allocation guidelines designed to match a client's experience and their tolerance of investment risk with their expectations for investment returns.

Example 1:

Kate is 40 years old and will continue working till age 65. The minimum investment period for her superannuation is 25 years.

Kate selects the Aggressive risk profile and will review her risk profile 9 years out from retirement.

Example 2:

John is 59 years old and will continue working till age 65. The minimum investment period for his superannuation is 6 years.

John selects the Balanced risk profile and will review his risk profile 4 years out from retirement.

OPTION 2 – QUESTIONNAIRE

Question 1 What is the minimum period until you will access your investment?	Answer
Minimum 2 Years	0
Minimum 3 Years	1
Minimum 5 Years	3
Minimum 7 Years	5
Minimum 9 Years	8

Question 2 With regards to your financial position you are?	Answer
A risk avoider	1
Cautious	3
Willing to take some risk after planning and forethought	5
A risk taker	8

Question 3 How familiar are you with investing?	Answer
Not very familiar at all	1
Somewhat familiar	3
Very familiar	5

Question 4 Suppose your portfolio has lost 20% of its value in one year. How would you feel?	Answer
Panic – I'd want my adviser to sell, and invest the proceeds in cash	1
Nervous – I'd want my adviser to sell part of the portfolio and invest the proceeds in less volatile investments	3
Patient – I'd sit tight and expect the portfolio to recover with time	5
Positive – If I had any more money I'd invest in the same portfolio	8

<p>Question 5</p> <p>AT the beginning of the year you have a significant amount of money to invest. The options below show the performance of four possible investments over the next year.</p> <p>Which investment would you prefer?</p>	Answer
+15% or -5%	1
+25% or -15%	3
+35% or -20%	5
+50% or -30%	8

<p>Question 6</p> <p>Suppose a relative left you an inheritance of \$100,000 stipulating in the will that you invest in ONE of the following choices.</p> <p>Which one would you select?</p>	Answer
A bank account or term deposit	1
A managed investment of shares and property	3
A portfolio of listed shares	5
Commodities like gold, silver, oil and derivatives	8

<p>Question 7</p> <p>If you could increase your chances of improving your returns by taking more risk, would you be:</p>	Answer
Unlikely to take much more risk?	1
Willing to take risk with a quarter of the money?	3
Willing to take more risk with half the money?	5
Willing to take more risk with all the money?	8

Calculate the Investment Risk Profile					
Add the score from each question.					
Check the total score against the Profile Scores shown below.					
Profile Score	0 - 6	7 - 15	16 - 26	27 - 39	40 - 53
Client type	Conservative	Moderate	Balanced	Growth	Aggressive

YOUR INSURANCE NEEDS ANALYSIS

This section is not applicable []

Term Life

Pays out a Lump Sum in the event of your death, or being told you have less than 12 months to live

Lump Sum Needs	Client 1	Client 2
Clear Mortgage	\$	\$
Clear Investment debt(s)	\$	\$
Clear other debt(s)	\$	\$
Funeral costs	\$	\$
Other	\$	\$
A. Total	\$	\$

Ongoing Income Needs	Client 1	Client 2
Replace Income	\$ p.a. x years	\$ p.a. x years
	= \$	= \$
Children's education	\$ p.a. x years	\$ p.a. x years
	= \$	= \$
Family living expenses	\$ p.a. x years	\$ p.a. x years
	= \$	= \$
Other	\$	\$
B. Total	\$	\$

Less Assets to cash-in	Client 1	Client 2
Investments	\$	\$
Superannuation	\$	\$
Existing Life Insurances	\$	\$
C. Total	\$	\$

Summary

Total Lump Sum needs (A.)	\$	\$
Total Ongoing Needs (B.)	+ \$	+ \$
Less Assets to cash-in (C.)	- \$	- \$
Total Term Life	= \$	= \$

Total & Permanent Disability (TPD)

Pays out a Lump Sum in the event you are unable to ever work again due to sickness or injury

Lump Sum Needs	Client 1	Client 2
Clear Mortgage	\$	\$
Clear Investment debt(s)	\$	\$
Clear other debt(s)	\$	\$
Modifications to the home	\$	\$
Medical expenses	\$	\$
Other	\$	\$
A. Total	\$	\$

Ongoing Income Needs	Client 1	Client 2
Replace Income	\$ p.a. x years	\$ p.a. x years
	= \$	= \$
Children's education	\$ p.a. x years	\$ p.a. x years
	= \$	= \$
Cost of a carer	\$ p.a. x years	\$ p.a. x years
	= \$	= \$
Other	\$	\$
B. Total	\$	\$

Less Assets to cash-in	Client 1	Client 2
Investments	\$	\$
Superannuation	\$	\$
Existing Life Insurances	\$	\$
C. Total	\$	\$

Summary

Total Lump Sum needs (A.)	\$	\$
Total Ongoing Needs (B.)	+ \$	+ \$
Less Assets to cash-in (C.)	- \$	- \$
Total TPD	= \$	= \$

Trauma

Pays out a lump sum in the event you suffer a specified medical condition i.e. heart attack / cancer / stroke

Lump Sum Needs	Client 1	Client 2
Clear Mortgage	\$	\$
Clear Investment debt(s)	\$	\$
Clear other debt(s)	\$	\$
Medical expenses	\$	\$
Other	\$	\$
A. Total	\$	\$

Ongoing Income Needs	Client 1	Client 2
Replace Income	\$ p.a. x years	\$ p.a. x years
	= \$	= \$
Children's education	\$ p.a. x years	\$ p.a. x years
	= \$	= \$
Cost of a carer	\$ p.a. x years	\$ p.a. x years
	= \$	= \$
Other	\$	\$
B. Total	\$	\$

Less Assets to cash-in	Client 1	Client 2
Investments	\$	\$
Superannuation	\$	\$
Existing Life Insurances	\$	\$
C. Total	\$	\$

Summary

Total Lump Sum needs (A.)	\$	\$
Total Ongoing Needs (B.)	+ \$	+ \$
Less Assets to cash-in (C.)	- \$	- \$
Total Trauma	= \$	= \$

Income protection

Pays out a Monthly Benefit up to 75% of your gross income in the event you couldn't work due to sickness or injury

Income Protection		Client 1	Client 2
A	Annual Income from main occupation (less all business expenses if applicable and super, but before tax)	\$	\$
B	Super contributions per annum (i.e. Employer contributions and salary sacrifice)	\$	\$
C	Maximum allowable annual benefit = (A + B) * 0.75	\$	\$
D	Proposed cover (Monthly Benefit) = C / 12	\$	\$

Additional Information		Client 1	Client 2
<i>Length of time you could sustain without income for occupation? (Waiting Period)</i>		<i>14 / 30 / 60 / 90 days, 6 months, 1 / 2 years</i>	<i>14 / 30 / 60 / 90 days, 6 months, 1 / 2 years</i>
<i>How long would you like the benefits to go for? (Benefit Period)</i>		<i>2 / 5 / 6 years To age 60 / 65 / 70</i>	<i>2 / 5 / 6 years To age 60 / 65 / 70</i>

Less Assets to Cash In		Client 1	Client 2
Existing Income Protection		\$	\$

CLIENT ACKNOWLEDGEMENT

Please tick as appropriate:

- I acknowledge that I have received, read and fully understood Lionsgate Financial Group Pty Ltd's Financial Services Guide & Adviser Profile.
- I acknowledge that I have received, read and fully understood Lionsgate Financial Group Pty Ltd's Privacy Policy.
- I give permission for my/our related tax file number/s, as provided, to be held by our Adviser, an Authorised Representative of Lionsgate Financial Group Pty Ltd, to be forwarded to Financial Institutions as requested or as necessary and/or to be retained on our file.
- I give permission for my/our personal financial information being forwarded to and/or obtained from our accountant/tax agent, solicitor, Centrelink and/or Department of Veterans Affairs as requested from time to time.
- I hereby declare that the information set out in this form is true and correct to the best of my knowledge.
- I understand that the items marked not applicable are not to be considered in the advice provided.
- I/we understand that if I/we have chosen not to disclose full information about my/our financial details, circumstances and objectives, my/our Adviser may not be able to fully assess our financial needs, circumstances and objectives and therefore the subsequent advice may not be appropriate for my/our needs.
- I/we confirm that the information contained in this document is to be used for the purpose of providing financial advice.

SCOPE OF ADVICE	
Has a full Statement of Advice been requested?	Yes / No
If the client has requested that the advice be restricted to specific financial planning/insurance objective(s), and/or a defined range of product(s), specify the limitations requested below:	
Did the client refuse to supply any personal information, or supplied only limited personal information?	Yes / No
If YES, the following warning must be provided to the client, and confirmed in the written recommendation.	
"As you have declined to provide full personal information, I have not been able to fully assess your financial planning and/or life risk insurance needs, circumstances and objectives in making my recommendation. As a result, the recommendation may not be appropriate to your particular financial situation. Therefore, you should carefully assess how appropriate the recommendation is in light of your financial situation."	

Client 1

Name _____

Signature _____

Date _____

Client 2

Name _____

Signature _____

Date _____



To: <<Name of planner>>
 <<Insert contact address for practice>>
 <<Name of practice>>
 as authorised representatives of Lionsgate Financial Group Pty Ltd

Date:

Plan preparation fee – payment options

I agree to pay you a plan preparation fee of \$ including GST for:

- ☐ Option 1 Preparation of advice regardless of my decision to proceed with your recommendations made.
- ☐ Option 2 Recommendations which are not implemented, but for those recommendations that are implemented, the fee will be waived.

I understand that written advice from you will include details of the cost of your advice, and the remuneration and benefits you would receive if proceeding with your recommendations.

Client 1

--

Name

--	--

Signature

Date

Client 2

--

Name

--	--

Signature

Date



My authority to access my information

To whom it may concern

This letter gives you authority to release any relevant information or documentation on my/our investments, insurances, superannuation, bank accounts or other financial information to the planner or staff of the practice listed below. The original of this authority is on file at the office of the planner and is available if required.

Planner name:

Practice name:

--	--

Address:

--

Phone:

Fax:

--	--

Email:

--

Policy / Account / Fund name:

Policy / Account number:

--	--

This authority remains in force until withdrawn in writing by me / us.

Client name:	Date of birth:
Current Postal address:	
Previous Postal Address:	
	Date:

Client name:	Date of birth:
Current Postal address:	
Previous Postal Address:	
	Date: