

Confidential Client Fact Find

Date of Appointment	Staff / Advisor Name	New Existing Client	Referred By Who?	Entered to REX
Lead Source	Date Lead Received	Date Info Pack	Review Only	Scanned to Client Drive

Client Details				
First Name	Client 1		Client 2	
Middle Name				
Surname				
Age		DOB		DOB
Address				
Phone Home	Primary		Primary	
Mobile	Primary		Primary	
Email 1	Primary			
Email 2	Primary			
Marital Status				

Names of Children Under 18 or any Financial Dependants			
Name	Age	Name	Age

Privacy Statement Data Collection

Prowealth safeguards your personal information by use of the latest in security technology. You can read our full privacy policy at prowealth.com.au. Prowealth will not share your information with any person or company not associated with the Prowealth Group of companies unless necessary to provide the advice requested and only after your consent. The information requested in the form is necessary to enable recommendations to be made by us.

General Advice Warning

Any discussions during this meeting have not taken into account your objectives, financial situation or needs; and you should, before acting on the advice, consider the appropriateness of the advice, having regard to your objectives, financial situation and needs & seek professional advice. Prowealth Corporation Pty Ltd & Prowealth Holdings Pty Ltd do not provide financial product advice nor recommend any financial products.

Prowealth Corporation Pty Ltd ABN 20 126 015 594 is a Licenced Real Estate Agent - QLD Lic No. 3640323, NSW Lic No. 1624276. Prowealth Holdings Pty Ltd ABN 66 607 711 099 is a Licenced Real Estate Agent - QLD Lic No. 36955782.

What motivated you to meet with us?

Why have you chosen now to invest?
 What has stopped you before?
 Has anything changed since last time we spoke?

Other Goals and Objectives

Would you like to reduce the tax you pay?	High Priority / Low Priority
Would you like to pay off your home loan and/or other debt sooner?	High Priority / Low Priority
Are you happy with your Super investment options and performance?	High Priority / Low Priority
Would you like to buy an investment property?	High Priority / Low Priority
Would you like to buy an investment property with Super?	High Priority / Low Priority
Would you like to start investing and need advice on how to start?	High Priority / Low Priority

Investment Considerations

What is your time frame for investment? (in years)	Own Name _____ Super _____
How much could you set aside per week to invest?	\$ _____
Would you consider investments in Property / Shares or a combination of both?	Property / Shares / Combination
Are you prepared to use your home as security for investment borrowing?	YES / NO / MAYBE _____
Have you completed your most recent tax returns?	YES / NO / MAYBE _____
Do you currently have or are you interested in Self Managed Super?	YES / NO _____
Would you would like to combine / consolidate your existing super funds?	Yes / No / Maybe
Have you made a personal contribution to Super in the last 3 years?	Give Details
Do you have choice of Super? May we contact your employer to check? Complete authority form if so.	Client 1 YES / NO / UNSURE Client 2 YES / NO / UNSURE
Have you ever been Bankrupt or had a credit default? If yes, detail below.	YES / NO _____
Are you aware of any future changes to your circumstances that may effect your ability to make repayments without difficulty?	YES / NO _____

Income and Employment				
Occupation		FT/PT/C Probation Y/N		FT/PT/C Probation Y/N
		Years Employed		Years Employed
Employer	\$ Last Group Certificate or Current Salary		\$ Last Group Certificate or Current Salary	
	How much	How often	How much	How often
Taxable Income				
Salary Sacrifice				
Self Employed Entity Type	Taxable Income of Entity (Current Year)	Return Completed?	Taxable Income of Entity (Prior Year)	Return Completed?
Family Tax Benefits			Child Support Received	Child Support Paid
			pw / pf / pm	pw / pf / pm

Superannuation - Super advice will be provided by a Licensed Financial Planner if applicable.				
Who	Super Fund Name	Approx Balance	Super Fund Name	Approx Balance

Notes

Ownership Split	Home Title	2nd Split	Property 1 Title	Property 2 Title	Property 3 Title	Total	
	%		%	%	%		
	Location						
			Rent p/w	Rent p/w	Rent p/w		
	Value						
	Owing						
	Redraw						
	Lender						
	Payments	Current Minimum		Current Minimum	Current Minimum	Current Minimum	
	P & I IO LOC						
	Rate	F or V	F or V	F or V	F or V	F or V	
	If Renting	Rent p/w (Your Share)		Time There	Location		
Other Liabilities	Credits card 1	Credits card 2	Credits card 3 or Car	Credits card 4 or Personal Loans	Other -	Other -	
Value							
Owing							
Lender							
Payments							
Other Assets	Cash Savings?		Which Bank?		Amount to Use?		
	Share Portfolio Value?		Debt / Who With?		Secured by		
	Other?						

Property Criteria - When considering an investment property, rank the factors that are most important to you.

In the case of Property -	Desired Requirements -
How much it will cost you (after any tax benefits)	
Purchase Structure (Own name, Trust, Company, Super)	
Purchase price	
Amount you will need to borrow	
Location or Area	
Recommendations from friends	
Nearby to where you live	

Do you have any specific concerns or requirements?

Eg Suburbs / Locations, Property Type etc

ID and Assessment Requirements - The following documents may need to be provided to ascertain your financial capacity to invest.

Identification – 100 'points'

- Drivers license (40 points)
- Birth Cert / Passport (70 points)
- Medicare Card (25 points)
- Credit card (25 points)

Statements

- Car / Personal Loans
- Credit / Store Cards
- Business / Other Loans
- Savings Accounts
- Family allowance statement (If your children are under 12)

Home Loan and Existing Rental Property

- Last (6) months of statements
- Rates Notice
- Rental statement

Income

- Two (2) most recent pay slips
- Latest group certificate
- If Self Employed - Last two (2) years' tax returns – business & personal required.

Super

- Most recent Superannuation statement for each fund (usually issued twice per year).

Authority to Process your Confidential Information - This page must be completed to prepare recommendations for you.

- I/we -
- 1) Confirm that the information provided in this document to is accurate and correct to the best of my knowledge and I agree to supply additional evidence if requested to do so before any recommendations are made. Prowealth accepts no liability for recommendations made on the basis of inaccurate or incomplete information.
 - 2) Give permission for my/our Confidential Information to be shared with associated companies of Prowealth or a third party (after I give consent) to assist in making recommendations;
 - 3) Acknowledge that any general advice given during this appointment has been prepared without taking account my/our objectives, financial situation or needs; and I/we should, before acting on the advice, consider the appropriateness of the advice, having regard to my/our objectives, financial situation and needs.

Signatures of Client - Please complete with your consultant or email it to info@prowealth.com.au

Name	Signed	Date / /
Name	Signed	Date / /



Authority To Obtain / Share Information

/ /

To whom it may concern,

I/we named below hereby expressly authorise Prowealth[®] (whose representative signature appears below) to enquire and obtain information in relation to my Superannuation, Employment, Insurance, Rental Property information and/or any other information as may be required to ascertain my current financial position.

On presentation of this authorisation, please provide Prowealth[®] and it's authorised staff with full access to my records and information.

Client Full Name	
Client Signature	/ /
Client Full Name	
Client Signature	/ /
Client Current Residential Address	

For your convenience we have enclosed the following identification documents -

- | | | |
|--|--|--|
| <input type="checkbox"/> Drivers license | <input type="checkbox"/> Credit card/s | <input type="checkbox"/> Super Fund Statement/s |
| <input type="checkbox"/> Birth Certificate or Passport | <input type="checkbox"/> Payslip/s | <input type="checkbox"/> Rental Property Statement/s |
| <input type="checkbox"/> Medicare Card | <input type="checkbox"/> Rates Notice | <input type="checkbox"/> Letter from Accountant |

We thank you for your co-operation.

Please contact us on the number below should you wish to verify this authority.

Authorised Prowealth Staff Member	<i>D. Goodwin</i>	/ /
Name Auth Signed		
Prowealth Director		/ /
Name Auth Signed	Daniel Leonard Goodwin	

FINANCIAL SNAPSHOT

Client Names				
TAX	Age now			
	Current income	\$	A	
	Current tax per year estimate	\$	B	
	Years left in workforce		C	
	Potential tax payable over remaining working life...	\$	$B \times C = D1$	$B \times C = D2$
HOME LOAN	Current home loan balance	\$		
	Remaining home debt when finished work		E	
	Interest you will have paid up until you stop work	\$	F	
Cost of doing nothing			$D3 + F$	
RETIREMENT INCOME	Income required per year when finished work?		G per year	
	How long will you live after retirement?		H years	
	Income producing assets required to provide income in retirement.	\$	$G \times H = I$	
CURRENT ASSETS	Less Home Debt when finished work	\$	J	
	Less Current Super value	\$	K	
	Less Equity in current investment properties	\$	L	
	Total existing assets that can be used for retirement	\$	$J + K + L = M$	
Retirement Shortfall			$I - M = 0$	
This is the amount of assets you still need to acquire (at a minimum) prior to retirement.		\$		



Financial Freedom



Fact Find



The Formula



Strategy
Appointment



Property



Inspection
of Options



Finance



Decision to
move forward



Tax



Setup of
Structures



You



Finance
Structure



Purchase and
Management



Review