



PRIVATE & CONFIDENTIAL

CLIENT NEEDS ANALYSIS

Client Name	
Adviser Name	
Date	

This document is designed to provide your InterPrac authorised representative with accurate detailed information as to your current personal and financial position. This information is required under the Corporations Law so that your adviser has reasonable grounds for making their recommendations. The information contained within this document will be used solely by your adviser for the purpose of making recommendations and will be treated strictly confidential.



SECTION A – SCOPE OF ADVICE

As a qualified Financial Planner, I can assist you to achieve your financial goals by providing advice and recommendations on a broad range of topics. However you may only be interested in obtaining limited advice. To assist us in determining the scope of the advice you are seeking, please select from the following list of services. Note that by limiting the scope of advice, you risk receiving advice that may not appropriate to your overall personal circumstances and needs.

<input type="checkbox"/>	Complete Financial Plan	Considers your overall financial position including your short, medium and long term goals and will cover each of the individual areas listed below (where relevant). The end result will be a comprehensive financial plan that will include the analysis, recommendations and projections of anticipated outcomes.
<input type="checkbox"/>	Superannuation	Covers a broad range of areas including rollovers, personal super, master trusts, employer super and self managed funds. The advice will consider your existing arrangements and will make recommendations to maximise your superannuation savings. I will also consider your retirement goals and in conjunction with your existing position, project them forward to your intended retirement date and beyond.
<input type="checkbox"/>	Insurance	This service reviews your existing level of insurance in light of your current and anticipated needs. Recommendations will be made on the structure, ownership, type and levels of cover that will best suit your personal situation and needs.
<input type="checkbox"/>	Wealth Creation & Personal Savings	Considers how best to structure your existing investments and savings capacity to maximise your wealth. Strategies may include gearing, direct shares, property trusts, managed funds, cash management trusts and tax effective investments.
<input type="checkbox"/>	Estate Planning	Is the process of ensuring that in the event of your death, your estate is distributed in accordance with your wishes. This will involve consideration of asset protection strategies, the needs of current and future beneficiaries, taxation, testamentary trusts, existing assets and superannuation.
<input type="checkbox"/>	Limited Advice	<p>Please specify details below.</p> <ul style="list-style-type: none"> ▪ ▪ ▪ ▪ ▪ ▪

SECTION B – PERSONAL DETAILS

PERSONAL DETAILS	PRINCIPAL	PARTNER
Surname		
Given Name(s)		
Preferred (Short) Name		
Title (<i>Mr Mrs Miss Ms Madam Dr</i>)		
Gender		
Date of Birth	Age:	Age:
Marital Status		
Health		
Smoker		
Place of Birth		
Years in Australia		
Are you a Resident?		
Contact Address		
Contact Phone Number(s)		
Email Address		
Occupation		
Employer		
Intended Retirement Age		
Do you have a Will?		
Last Reviewed		
Powers of Attorney?		
-		
-		

DEPENDANT(S)	Dependant 1	Dependant 2	Dependant 3	Dependant 4
Surname				
Given Name(s)				
Preferred (Short) Name				
Gender				
Date of Birth	Age	Age	Age	Age
Relationship				

SECTION C – FINANCIAL SUMMARY

PERSONAL ASSETS

Asset Type	Description	Current Value	Owner
Family Home			
Family/Personal Contents			
Motor Vehicle 1			
Motor Vehicle 2			
Holiday Home			
Boat			
Caravan			
Other			

INVESTMENT ASSETS

Investment Description <i>Eg : Bank Accounts, TDs, Property, Shares</i>	Owner	Date Purch.	Purch. Price	Units	Income Reinvest	Current Value	Retain? Yes/No

SUPERANNUATION

Superannuation / Retirement Income Investments	Owner	Date of joining fund	Life Cover	Units	Current Value	Retain? Yes/No

LIABILITIES

Description	Tax Deduct.	Current Balance	Interest % p.a.	Term Years	Payment p.a.	Loan Type (IO or P&I)	Owner
Personal Loan							
Credit Card 1							
Credit Card 2							
House Mortgage							
Motor Vehicle Loan							
Investment Loan							
Other							

ANNUAL INCOME

Description	Principal	Partner
Salary Income		
Other Taxable Income		
Tax Free Income		
Social Security Payments		
Other		
-		
-		
-		

ANNUAL EXPENDITURE

Expenditure Item	Amount p.a.
Housing/Rent	
Services (Gas, Elec, Phone)	
Rates	
Super & Insurances	
Food/Personal	
Medical/Health	
Clothing	
Education	
Entertainment/Recreation	
Motor Vehicle	
Total	

SECTION F – RISK PROFILE

In discussion with the client, select one of the following risk profiles.

	Conservative	Moderately Conservative	Balanced	Growth	High Growth
Investment Objective	To provide income from cash and similar securities without risking capital	To provide a relatively stable investment by investing primarily in cash and fixed interest with a moderate exposure to growth assets	Provides a balanced return of income and growth by investing equally in cash, fixed interest, shares and property	Provides a potentially higher overall return by investing predominantly in shares and property with a smaller exposure to cash and fixed interest	To provide higher long term returns predominantly through capital growth in shares and property.
Suitability	Ideally suited for short term investments or for investors that do not want to risk capital loss, and are prepared to accept a lower return.	Suited to investors who need income, or are risk averse. There is an increased risk of capital loss compared to cash investments.	Suited to investors who are seeking moderately higher returns over the medium to long term and are prepared to accept some short term volatility.	Suited to long term investors who are seeking higher returns through capital growth. Investors should be prepared for volatility in returns from year to year	Suited to long term investors who are prepared to accept higher risk in pursuit of higher returns. Investors should be prepared for the possibility of capital loss from time to time.
Potential Short Term Volatility	Very Low	Low	Medium	Medium-High	High
Potential Long Term Return	Very Low	Low	Medium	Medium-High	High
Minimum Investment Term	No minimum	1 – 3 years	3 – 5 years	5 – 7 years	7 years +
Typical Asset Allocation Ranges					
▪ Cash	0% – 100%	0% – 70%	0% – 50%	0% – 30%	0% – 5%
▪ Fixed Interest	0% – 100%	0% – 70%	0% – 50%	0% – 30%	0% – 10%
▪ Australian Shares	0%	0% – 30%	0% – 50%	0% – 70%	0% – 100%
▪ International Shares	0%	0% – 30%	0% – 50%	0% – 70%	0% – 100%
▪ Property	0%	0% – 30%	0% – 50%	0% – 70%	0% – 100%

