

# CRAIG SMITH & ASSOCIATES

KNOWLEDGE • TRUST • QUALITY ADVICE

Established 1989

FINANCIAL PLANNING & SMSF SPECIALISTS

## CLIENT QUESTIONNAIRE

Version 7.1

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**Financial Adviser**

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## Section A: Client Data

It is important that you take time to complete this document as thoroughly as possible. We use this information to develop advice that is customised specifically for you. If any part of the questionnaire is not relevant, please write "N/R" in the space provided. Please attach any extra documents that you feel are relevant. Completed forms can be sent to us via;

Email: [info@craigsmith.com.au](mailto:info@craigsmith.com.au)

Post: PO Box 575, FORSTER NSW 2428

Alternatively, you can bring the questionnaire to your first meeting with your Adviser.

### A1 Personal Details – Client 1

Full Name (1): \_\_\_\_\_ DOB: \_\_\_\_\_ Age: \_\_\_\_\_

Home Address: \_\_\_\_\_ P/C: \_\_\_\_\_

Work Address: \_\_\_\_\_ P/C: \_\_\_\_\_

Postal Address: \_\_\_\_\_ P/C: \_\_\_\_\_

Mobile: \_\_\_\_\_ Home: \_\_\_\_\_

Business hours: \_\_\_\_\_

Email: \_\_\_\_\_ Tax File No\*: \_\_\_\_\_

*\*I agree to allow Craig Smith & Associates to use my TFN for financial planning related matters & store in a secure format in accordance with legislative requirements.*

Marital Status:  Single  Married  Co-Habiting  Separated

Children (Names & Ages) \_\_\_\_\_

Driver's License: Please provide a scanned copy of your Drivers' License for Identification Verification

### A2 Personal Details – Client 2

Full Name (1): \_\_\_\_\_ DOB: \_\_\_\_\_ Age: \_\_\_\_\_

Home Address: \_\_\_\_\_ P/C: \_\_\_\_\_

Work Address: \_\_\_\_\_ P/C: \_\_\_\_\_

Postal Address: \_\_\_\_\_ P/C: \_\_\_\_\_

Mobile: \_\_\_\_\_ Home: \_\_\_\_\_

Business hours: \_\_\_\_\_

Email: \_\_\_\_\_ Tax File No\*: \_\_\_\_\_

*\*I agree to allow Craig Smith & Associates to use my TFN for financial planning related matters & store in a secure format in accordance with legislative requirements.*

Marital Status:  Single  Married  Co-Habiting  Separated

Children (Names & Ages) \_\_\_\_\_

Driver's Licence: Please provide a scanned copy of your Drivers' Licence for Identification Verification

## **Section B: Your Reasons for Seeing Us**

In the following sections, we ask you to give us specific information about your financial circumstances. In this section, we ask you to tell us in your own words what you would like us to help you with. Tell us about all information that is relevant to your financial situation. Feel free to attach other documents if needed.

### **B1 General Information**

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### **B2 Short Term Goals – Please list your financial goals for the next 12 months**

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### **B3 Medium Term Goals – Please list your financial goals for the next 1-5 years**

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### **B4 Long Term Goals – Please list your financial goals beyond the next five years**

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## **Section C: Assets and Liabilities**

### **C1 Your Home (principle place of residence)**

<b>Address</b>	<b>Owner*</b>	<b>Purchase Date</b>	<b>Purchase Price</b>	<b>Current Mortgage</b>	<b>Current Value</b>

\*whose name is property held under i.e. Joint or either client

### **C2 Investment Properties**

<b>Address</b>	<b>Owner</b>	<b>Purchase Date</b>	<b>Purchase Price</b>	<b>Current Mortgage</b>	<b>Current Value</b>

### **C3 Home, Business or Investment Loans**

<b>Bank/Finance Company</b>	<b>Loan in name of?</b>	<b>Redraw available (Y/N)</b>	<b>Interest only (Y/N)</b>	<b>Amount available for redraw (\$)</b>	<b>Repayment amount &amp; Frequency</b>	<b>Current interest rate (%)</b>	<b>Current Balance</b>

### **C4 Share or Managed Investments**

Total value of shares \$ \_\_\_\_\_ (Attach itemised list)

Total value of managed investments \$ \_\_\_\_\_ (Attach itemised list)

### C5 Other Assets

Cash: \$ \_\_\_\_\_

Other: \$ \_\_\_\_\_

### C6 Credit cards and other Debts

Credit card: \$ \_\_\_\_\_ (current owing)

Leases: \$ \_\_\_\_\_ (current owing)

Other: \$ \_\_\_\_\_

### C7 Are you happy with your current finance arrangements?

- We wish to review our finance arrangements to see if there are more economical/superior options*
- We are happy with our current finance arrangements*

## Section D: Superannuation

### D1 Existing Superannuation Funds

Member	Fund name & number	Super Guarantee contributions (\$pa)	Additional contributions? (\$pa)	Current Balance	Investment option

### D2 Self-Managed Superannuation Fund

Name of individual trustees or corporate trust: \_\_\_\_\_

Name of Self-Managed Superannuation Fund: \_\_\_\_\_

Date SMSF established: \_\_\_/\_\_\_/\_\_\_ ABN: \_\_\_\_\_ TFN: \_\_\_\_\_

Location of Fund documentation e.g. Trust Deed etc.: \_\_\_\_\_

Has Super Fund's 1st return been completed? Y/N

Name & contact details of Fund's accountant: \_\_\_\_\_

### D3 Have you nominated a Beneficiary within your Superannuation Fund?

	Name of Nominated Beneficiary	Binding or Non-Binding		Date nomination made
Client 1		Binding <input type="checkbox"/>	Non-binding <input type="checkbox"/>	
Client 2		Binding <input type="checkbox"/>	Non-binding <input type="checkbox"/>	

### D4 Are you happy with your current superannuation arrangements?

- We wish to review our superannuation to see if there are more economical/superior options*
- We are happy with our current superannuation*

## Section E: Life Insurances (Death, TPD, Income Protection, Trauma)

**Note:** Please do not show general insurances such as home and contents, and health cover.

Life Insured	Type of Insurance	Annual Premium \$	Cover \$	Insurance Company

### E1 Are you happy with your current life insurances?

Are there any medical reasons why you might not be able to increase or change your cover? Have your parents or any siblings suffered from a major trauma?

*Client 1* \_\_\_\_\_

*Client 2* \_\_\_\_\_

What are your hobbies and pastimes?

*Client 1* \_\_\_\_\_

*Client 2* \_\_\_\_\_

### E2 How would you describe your health?

*Client 1*       *Excellent*       *Good*       *Fair/Average*       *Poor*

*Do you smoke?*    *Yes*       *No*

*Client 2*       *Excellent*       *Good*       *Fair/Average*       *Poor*

*Do you smoke?*    *Yes*       *No*

### E3 Are there any medical issues that may affect your insurance in the future?

*(Provide details)* \_\_\_\_\_

\_\_\_\_\_

- We wish to review our insurance(s) to see if there are more economical/superior options.*
- We are happy with our current insurance arrangements.*

## Section F: Estate Planning and Financial Management

### F1 Your Solicitor & Accountant

<i>Client 1</i>	<i>Name</i>	<i>Address</i>	<i>Phone</i>
<i>Your solicitor</i>			
<i>Your accountant</i>			
<i>Client 2</i>	<i>Name</i>	<i>Address</i>	<i>Phone</i>
<i>Your solicitor</i>			
<i>Your accountant</i>			

### F2 Wills & Power of Attorney

	<i>Do you have a will?</i>	<i>Do you have a power of attorney?</i>	<i>Year last reviewed?</i>
<i>Client 1</i>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
<i>Client 2</i>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	

### F3 Are you happy with your current Estate Planning arrangements?

- We wish to review our estate planning arrangements*
- We are happy with our current estate planning arrangements*

## Section G: Income and expenses

**G1** Please provide details of your current employment and income.

Client 1	
Name:	_____
Occupation:	_____
Employer:	_____
SOURCE	GROSS \$ PA
Salary	
Business	
Trust Income	
Centrelink	
Superannuation	
Rental	
Dividends	
Other (please specify)	
<b>TOTAL →</b>	

Client 2	
Name:	_____
Occupation:	_____
Employer:	_____
SOURCE	GROSS \$ PA
Salary	
Business	
Trust Income	
Centrelink	
Superannuation	
Rental	
Dividends	
Other (please specify)	
<b>TOTAL →</b>	

## **G2** Miscellaneous

Do you have any leave entitlements?  Yes  No

(Provide details) \_\_\_\_\_

Do you expect to inherit any major amounts in the next five years?  Yes  No

(Provide details) \_\_\_\_\_

Is there anything else we should know about your income that may be relevant to your financial plan?

(Provide details) \_\_\_\_\_

How reliant are you on investment income to meet your current day to day living expenses?

(Provide details) \_\_\_\_\_

What is your annual combined living expenses including interest on loans? (refer to budget template on Section I for assistance) \$ \_\_\_\_\_

Do you anticipate any major expenses (cars, homes, holidays etc) in the next five years?  Yes  No

(Provide details) \_\_\_\_\_

## Section H: Your Investment Profile

### H1 How comfortable are you investing in the following asset classes

1 = *Very uncomfortable*

3 = *Reasonably comfortable*

5 = *Very comfortable*

<i>Asset Description</i>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
Residential Property	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Commercial Property	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Direct Australian Shares	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Direct International Shares	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Managed Equity Funds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Managed Property Funds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other Managed Funds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fixed Rate Investments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Speculative Investments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### H2 How experienced are you as an investor in each of the following asset classes?

1 = *Not Experienced at all*

3 = *Somewhat experienced*

5 = *Very Experienced*

<i>Asset Description</i>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
Residential Property	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Commercial Property	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Direct Australian Shares	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Direct International Shares	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Managed Investments/Funds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### H3 What is your investment timeframe?

<i>Timeframe</i>	<b>&lt; 10%</b>	<b>10-20%</b>	<b>20-60%</b>	<b>60-80%</b>	<b>80-100%</b>
< 1 Year	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1-5 Years	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
> 5 Years	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### H4 When do you plan to retire?

	<b>Retired</b>	<b>&lt; 5 Years</b>	<b>5-10 Years</b>	<b>10-20 Years</b>	<b>&gt; 20 Years</b>
<b>Client 1</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Client 2</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### H5 Using the descriptions on the last page of this document, how would you describe yourself as an investor?

	<b>Ultra conservative</b>	<b>Conservative</b>	<b>Moderately conservative</b>	<b>Balanced</b>	<b>Growth</b>	<b>High Growth</b>
<b>Client 1</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Client 2</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



## H6 How comfortable are you with mortgage (home) debt?

	<i>Not comfortable at all</i>	<i>Slightly comfortable</i>	<i>Moderately comfortable</i>	<i>Very comfortable</i>	<i>Completely comfortable</i>
<b>Client 1</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Client 2</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## H7 How comfortable are you with investment debt (borrowing to invest)?

	<i>Not comfortable at all</i>	<i>Slightly comfortable</i>	<i>Moderately comfortable</i>	<i>Very comfortable</i>	<i>Completely comfortable</i>
<b>Client 1</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Client 2</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Section I: Your Budget (Optional)

The following list can be used to identify the major areas of spending in your lifestyle. The planner is a very useful tool to help you learn about your spending habits. If you are a couple, please complete this as a couple.

<i>Item</i>	<i>Per Month</i>	<i>Per Annum</i>	<i>Item</i>	<i>Per Month</i>	<i>Per Annum</i>
Home Mortgage			Rent		
Council Rates			Utilities – Water, Electricity etc		
Body Corporate/Maintenance			Phone/Internet/Mobile		
Household Help			Investment Loans		
Pay TV, Foxtel etc.			Credit Cards		
Other Mortgage Loans			Financial Planning		
Personal Loans			Accountant		
Personal Insurances (Life/TPD, Income Protection etc)			Solicitor		
Car Registration			Insurance – Home, Car etc		
Car Lease/Loan Repayments			Petrol/Repairs/Maintenance		
Children/Dependants Clothing			Transport Costs – Taxi – Train		
Pre-school/School Fees			Alcohol		
Other child related expenses			Cigarettes		
Groceries			Sports & Fitness		
Entertainment/Restaurants			Holidays		
Club Membership/Hobbies			Clothes/Shoes-Work Related		
Clothes/Shoes-Personal			Pharmacy/Prescription		
Furniture/Appliances			Subscriptions/Newspapers		
Medical/Dental Consultations			Donations		
Private Health Insurance			Other		
Pet Costs					

## **Section J: Fees for Preparation and Implementation of Advice**

***This section is to be completed by your adviser at your initial meeting.***

Your Adviser will be paid the following amounts for providing financial advice:

### **J1 Fees paid by you**

**Fee for preparing your Statement of Advice (SOA) \$ \_\_\_\_\_ (plus GST)**

*Please note that our fee for preparing your Statement of Advice will be advised in advance and will not be payable unless you proceed with our advice. Any additional fees associated with the implementation of our advice will be disclosed in your Statement of Advice. Fees generally range from \$1,000 + GST to \$2,500 + GST*

### **J2 Fees paid by a Third Party (Commissions)**

*These fees will be communicated to you in your Statement of Advice. These fees will not be payable if you do not accept the advice.*

## **Section K: Client Confirmation and Acceptance**

**Please email the completed Fact Finder to me at [info@craigsmith.com.au](mailto:info@craigsmith.com.au) with the following acknowledgement and declaration:**

*I/We confirm the contents of the fact finder represent a true and accurate reflection of my financial circumstances and I/We understand the information provided in this fact finder will be used for the purposes of providing financial and investment advice to me. My/Our information will not be used for any other purpose unless directed by me.*

*I/WE also accept the fees outlined in section J and authorise you, as my adviser, to proceed with preparing a written statement of advice. I/We undertake to pay the fee for the preparation of advice and I/We understand that fees for implementing the advice will not be charged until I/We accept the written statement of advice and agree to its implementation.*

OR

***If you are returning a hard copy of the fact finder, please sign below to confirm the declaration above.***

### ***Signatures:***

Client signature 1 \_\_\_\_\_

Client name:

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Client signature 2 \_\_\_\_\_

Client name:

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

## Section L: Common Risk Profiles

The following is a list and description of the main risk profiles for investors. You can use these descriptions to answer question H4.

These descriptions are general in nature. Your Adviser will take into consideration your personal circumstances when providing advice and may advise on a different asset mix as they see fit.

Whilst property does not form part of the asset mix, property is inherently conservative with the appropriate strategy considered.

### L1 Ultra Conservative - Cash Management

As an Ultra Conservative investor, your risk tolerance is extremely low and you have a short time-frame for investment. Your portfolio should be low risk and have a strong preference for cash-based investment such as bank accounts, cash management trusts and term deposits.

### L2 Conservative

As a Conservative investor, you are not in favour of risk and find it difficult to cope with losses. You feel more comfortable maintaining what you already have. You are more contented to accept lower returns rather than taking up too much risk for higher returns. Based on your risk profile, your preferred investment mix would generally be in defensive assets, such as bonds, cash, term deposits and fixed interest funds, and a small portion in growth assets, such as shares and property investments.

**Below is a general example of an asset mix for a Conservative investor →**

<b>Defensive</b>	Cash	25%	65%
	Fixed Interest	40%	
<b>Growth</b>	Australian Equities	15%	35%
	International Equities	10%	
	REITs and Infrastructure	5%	
	Alternatives	5%	

### L3 Moderately Conservative

As a Moderately Conservative investor, your risk tolerance is low and/or your timeframe for investments is no longer than the medium term. You prefer not to have large fluctuations in short term performance and generally prefer an equal mix of defensive assets, such as bonds, cash, term deposits and fixed interest funds, and growth assets, such as shares and property investments.

**Below is a general example of an asset mix for a Moderately Conservative investor →**

<b>Defensive</b>	Cash	15%	44%
	Fixed Interest	29%	
<b>Growth</b>	Australian Equities	21.5%	56%
	International Equities	13.5%	
	REITs and Infrastructure	8.5%	
	Alternatives	12.5%	

## L4 Balanced

As a Balanced investor, you are prepared to accept some risk to pursue investment returns but at the same time aim to protect the wealth you already have. That requires you to use approximately 77% of your wealth to invest in growth assets, where there is some risk that you may lose capital, while also maintaining approximately 23% of your wealth in cash-based investments where the risk of lost capital is low. You understand that you will experience short term fluctuations in performance to potentially gain higher returns over the long term and you are comfortable to invest more towards growth assets such as shares and property.

**Below is a general example of an asset mix for a Balanced Investor →**

<b>Defensive</b>	Cash	5%	23%
	Fixed Interest	18%	
<b>Growth</b>	Australian Equities	28%	77%
	International Equities	17%	
	REITs and Infrastructure	12%	
	Alternatives	20%	

## L5 Growth

As a Growth investor, you seek for a high return for a greater growth potential. You are prepared to accept high levels of volatility in your portfolio to create substantial returns for extra wealth over the longer term. Based on your risk profile, you are comfortable to invest most of your assets into growth investments, such as shares and property, and a small percentage towards defensive assets, such as bonds, cash, term deposits and fixed interest funds.

**Below is a general example of an asset mix for a Growth investor →**

<b>Defensive</b>	Cash	2.5%	11.5%
	Fixed Interest	9%	
<b>Growth</b>	Australian Equities	34%	88.5%
	International Equities	23.5%	
	REITs and Infrastructure	13.5%	
	Alternatives	17.5%	

## L6 High Growth

As a High Growth investor, your risk tolerance is high and/or you have a long timeframe for investment. you are looking for wealth creation and are prepared to trade-off portfolio balance in pursuit of potential long term gains. You are comfortable with a portfolio that includes a substantial proportion of high risk investments and are prepared to accept short term fluctuations in performance.

**Below is a general example of an asset mix for a High Growth investor →**

<b>Defensive</b>	Cash	0%	0%
	Fixed Interest	0%	
<b>Growth</b>	Australian Equities	40%	100%
	International Equities	30%	
	REITs and Infrastructure	15%	
	Alternatives	15%	