

Prepare yourself - what to bring

The objective of the first free appointment is to allow the planner to clearly understand your current situation so that an assessment can be made and a quote provided.

1. Think about what your financial goals in life are

Before you come to us, it's important that you prepare yourself by thinking about your financial goals. Forget dollars and cents for the moment, and think about where you would like to live, what you'd like to be able to do and who you would like to help.

It could be things like buying a house, getting your children a good education, becoming debt free, the lifestyle you aim for in your retirement etc.

2. Make sure you bring appropriate paperwork

It's important that your planner knows about your assets, incomes and debts.

All investment details	<ul style="list-style-type: none">➤ Bank Savings➤ Term Deposits➤ Investment (or 'Managed') Funds➤ Superannuation accounts➤ Investment property➤ Shares
All sources of income	<ul style="list-style-type: none">➤ Employment income (bring a copy of your last pay slip)➤ Centrelink Income➤ Rental Income➤ Overseas pension Income➤ Annuity Income➤ Super Income Stream (Pension)
All debts	<ul style="list-style-type: none">➤ Home loan➤ Investment loan➤ Car loan➤ Personal loan➤ Credit card debt
All expenses	<ul style="list-style-type: none">➤ Regular expenses to support your lifestyle needs (ie. what you need for your day-to-day living requirements).➤ One off expenses and when you expect these to occur (ie. upgrade your car next year).
Other	<ul style="list-style-type: none">➤ Details of any Risk Insurances you have (eg. Life Insurance, Income Protection, Trauma Insurance).➤ An outline of your plans and objectives (ie. what are the issues that you would like us to address within the scope of our advice).
Information that may be required	<ul style="list-style-type: none">➤ Tax File Numbers (in case we need to check any details with the Tax Office).➤ A copy of your last tax return/s (will be required if you have rental income).➤ If you are receiving Centrelink Income, bring a Statement of Income and Assets which you can request from your Centrelink office.