

# Your financial future starts here.



**TGS PARTNERS**  
WEALTH MANAGEMENT

## **FINANCIAL NEEDS ANALYSER**

TGS Partners Wealth Management  
Suite 101  
12 Cato St  
Hawthorn East Vic 3123  
Ph: (03) 9832 4000  
Fax: (03) 9822 7886

Boland Investments Pty Ltd trading as TGS Partners Wealth Management  
ACN 092 633 380 is an Authorised Representative of  
MCA Financial Planners Pty Ltd ABN 42 101 736 305 ,AFS Lic No 223610



**Chartered  
Accountants**

# Financial needs analyser

To have a complete financial plan prepared for you, you need to provide full details of your financial position to your adviser. If you require only restricted advice and/or do not wish to provide full financial details, you should strike out any unanswered sections of this form. The Client Acknowledgement to be signed by you on page 7 explains the possible consequences of providing in complete or inaccurate information.

Date \_\_\_\_\_ Financial adviser \_\_\_\_\_ Accountant \_\_\_\_\_

**Personal details**

Name \_\_\_\_\_ Date of birth \_\_\_/\_\_\_/\_\_\_ 

NO _____
NO _____
NO _____

Marital status \_\_\_\_\_ Date of birth \_\_\_/\_\_\_/\_\_\_

Partner's name \_\_\_\_\_

**Contact information**

Home address \_\_\_\_\_ Postcode \_\_\_\_\_

Business address \_\_\_\_\_ Postcode \_\_\_\_\_

Telephone (H) ( ) \_\_\_\_\_ (W) ( ) \_\_\_\_\_ Fax ( ) \_\_\_\_\_

**Children/Dependants**

Name: 1 _____	<input type="checkbox"/> Single	<input type="checkbox"/> Married	D.O.B. ___/___/___.
2 _____	<input type="checkbox"/> Single	<input type="checkbox"/> Married	D.O.B. ___/___/___.
3 _____	<input type="checkbox"/> Single	<input type="checkbox"/> Married	D.O.B. ___/___/___.
4 _____	<input type="checkbox"/> Single	<input type="checkbox"/> Married	D.O.B. ___/___/___.

**Employment details**

Occupation (client) \_\_\_\_\_

Employment status (eg part-time, casual, pensioner, self-employed etc) \_\_\_\_\_

Occupation (partner) \_\_\_\_\_

Employment status (eg part-time, casual, pensioner, self-employed etc) \_\_\_\_\_

**Health**

Are you aware of any health conditions which may affect your investment decisions or time frame? \_\_\_\_\_

If yes, please explain \_\_\_\_\_

Do you have private health insurance?  Yes  No (Advice in this area is not provided, see footnotes on page 4)

**Legal details**

Self	Year Will last updated _____	Testamentary trust?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
		Enduring power of attorney	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Partner	Year Will last updated _____	Testamentary trust?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
		Enduring power of attorney	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Will held by \_\_\_\_\_ Solicitors Name \_\_\_\_\_

Solicitors address \_\_\_\_\_ Postcode \_\_\_\_\_

Power of Attorney name (if applicable) \_\_\_\_\_

Address \_\_\_\_\_

Postcode \_\_\_\_\_

**Investment goals and objectives**

What financial goals and needs do you have – eg children’s education, home renovations, overseas travel, new home, new car, luxury items, savings targets, retirement gifts etc?

Short term (Less than 3 years)

Estimated costs

_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

Medium term (3-5 years)

_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

Long term (More than 5 years)

_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

**Special planning considerations**

What is your expected retirement age?	Self _____	Partner _____	Retirement year
What is your desired annual retirement income (in today's dollars)?			\$ _____
Have you been receiving a Social Security/Veteran Affairs benefit?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Type _____
If yes, please state date at which payment commenced			
Will you be seeking a Social Security/Veteran Affairs benefit?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Have you gifted any money in the last 5 years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
If yes, please provide details of dates and amounts	_____		\$ _____
	_____		\$ _____
	_____		\$ _____
	_____		\$ _____
Do you or your partner expect to inherit any money or property?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Est\$ _____

Other information for consideration (eg expected changes to your income or debt level, proposed sales of assets, capital gains tax, liability etc)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Income and expenses cashflow**

If you do not wish to itemize your income and expenses, please complete this first section only.

A) Your estimated (joint) income per annum – Gross \$ \_\_\_\_\_

B) Estimated tax \$ \_\_\_\_\_

C) Net income (A-B) \$ \_\_\_\_\_

D) Your estimated expenses per annum \$ \_\_\_\_\_

E) Net surplus/(shortfall) per annum (C-D) \$ \_\_\_\_\_

**Income per annum**

Salary/Wage/Social Security/Compensation (Gross)	Self	\$ _____
	Partner	\$ _____
	<b>Franking/Tax free%/Tax deductible \$/DSS deductible \$</b>	
Rent from properties		\$ _____
Dividends from shares		\$ _____
Income from unit trusts		\$ _____
Allocated Pensions, Annuities		\$ _____
Interest on deposits, bank accounts		\$ _____
Business income (net)Family trust distribution		\$ _____
<b>Total annual income</b>		\$ _____

**Expenses per annum**

Mortgage repayments	\$ _____
Total other loan repayments (inc. credit cards, lease, hire purchase)	\$ _____
Rent	\$ _____
Home maintenance	\$ _____
Home & contents insurance	\$ _____
Other insurance (life, disability, trauma, health etc)	\$ _____
Superannuation contributions	\$ _____
...programmes	\$ _____
Car expenses(fuel, maintenance, registration, insurance etc)	\$ _____
School fees	\$ _____
Medical expenses	\$ _____
Holidays	\$ _____
Entertainment	\$ _____
Gifts (birthdays, Christmas etc)	\$ _____
Clothing	\$ _____
Everyday living expenses other than those listed above (food, housekeeping, rates, electricity, gas, phone etc)	\$ _____
Money available for unplanned expenses	\$ _____
Other	\$ _____
<b>Total annual expenses</b>	\$ _____
<b>Surplus income before tax</b> (total annual income less total annual expenses)	\$ _____

Less estimated tax \$ \_\_\_\_\_

Surplus available for further savings and contingencies \$ \_\_\_\_\_

Assets (should insufficient space be provided, please supply details on a separate attachment)

**General assets**

	Description	Owned by (self, partner or jointly)	Date Invested	Current Income pa	Realisable Value
Family home	_____	_____	__/__/__	\$ _____	\$ _____
Business	_____	_____	__/__/__	\$ _____	\$ _____
Motor vehicle(s)	_____	_____	__/__/__	\$ _____	\$ _____
Home contents	_____	_____	__/__/__	\$ _____	\$ _____

**Investments** (Full details of investment portfolio should be placed on IRS)

Investment property	_____	_____	__/__/__	\$ _____	\$ _____
Shares	_____	_____	__/__/__	\$ _____	\$ _____
	_____	_____	__/__/__	\$ _____	\$ _____
	_____	_____	__/__/__	\$ _____	\$ _____
Unit trusts	_____	_____	__/__/__	\$ _____	\$ _____
	_____	_____	__/__/__	\$ _____	\$ _____
	_____	_____	__/__/__	\$ _____	\$ _____
Friendly/Soc. Bonds	_____	_____	__/__/__	\$ _____	\$ _____
Ins Policy(ies) value(s)	_____	_____	__/__/__	\$ _____	\$ _____
Bank accounts	_____	_____	__/__/__	\$ _____	\$ _____
Term deposits	_____	_____	__/__/__	\$ _____	\$ _____
Debentures	_____	_____	__/__/__	\$ _____	\$ _____
Credit unions etc	_____	_____	__/__/__	\$ _____	\$ _____
*Allocated pensions	_____	_____	__/__/__	\$ _____	\$ _____
*Annuities	_____	_____	__/__/__	\$ _____	\$ _____
*Superannuation	_____	_____	__/__/__	\$ _____	\$ _____
*Rollovers	_____	_____	__/__/__	\$ _____	\$ _____
Other investments	_____	_____	__/__/__	\$ _____	\$ _____
Other (eg boat)	_____	_____	__/__/__	\$ _____	\$ _____

**Other assets and investments as per attachment** \$ \_\_\_\_\_

Total general asserts and investment \$ \_\_\_\_\_

Please provide ETP components, DSS and tax deductible amount and split between preserve ed, restricted and unrestricted, plus any other relevant information. Use page 8 if space limits

Liabilities	Rate of Interest % pa	Owned by (self, partner or jointly)	Repayment Per month	Maturity date	Amount owing
Lease mortgage	_____	_____	\$ _____	___/___/___	\$ _____
Home improvements	_____	_____	\$ _____	___/___/___	\$ _____
Personal loans	_____	_____	\$ _____	___/___/___	\$ _____
	_____	_____	\$ _____	___/___/___	\$ _____
Investment loans	_____	_____	\$ _____	___/___/___	\$ _____
	_____	_____	\$ _____	___/___/___	\$ _____
Other loans	_____	_____	\$ _____	___/___/___	\$ _____
Hire purchase/Lease	_____	_____	\$ _____	___/___/___	\$ _____
Credit cards	_____	_____	\$ _____	___/___/___	\$ _____
Tax liability	_____	_____	\$ _____	___/___/___	\$ _____
Other liabilities	_____	_____	\$ _____	___/___/___	\$ _____
Contingent liabilities (guarantees to banks etc)	_____	_____	\$ _____	___/___/___	\$ _____
<b>Total liabilities</b>			\$ _____		\$ _____

Insurance information sought on pages 1 and 5 excludes reference to general and health insurance. Count does not provide service or advice in these areas. Outside advice should be sought where required.

**Please note: Early repayment or exit penalties on liabilities and assets exist. Please provide details if applicable. Use page 8 if spacelimits.**

Insurances (so we can assess your financial risk requirements, please complete the following)

(Existing policies)

Life insured (Relationship to customer)	Policy type	Company	Policy number	Death benefit	Other benefit	Annual premium	Last reviewed

Income protection needs

Gross annual income/salary ( <b>before</b> tax)*	\$ _____
Less business expenses**	\$ _____
Net annual income (before tax)	\$ _____
Maximum allowable annual benefit (75% of net annual income)	\$ _____
Divide annual benefit by 12 (= monthly benefit)	\$ _____
Less existing insurance	\$ _____
Insured monthly benefit shortfall (before tax)	\$ _____

\*Gross income is the total of earned income ie before tax earnings derived from personal exertion .

\*\*Business expenses are expenses incurred by you in the process of earning your income from your profession, business or partnership.

**Term life needs**

**Total funds required at death for the following (A)**

Final expenses (debts, mortgages, legals, medicals, emergencies, funeral expenses) \$ \_\_\_\_\_

1. (a) Total annual income required for your spouse/partner \$ \_\_\_\_\_  
 (b) Capital required to produce this income \$ \_\_\_\_\_

2. (a) Total annual income required for your children \$ \_\_\_\_\_  
 (b) Capital required to produce this income \$ \_\_\_\_\_

3. Other Expenses (eg education fees, clothing, other expenses until children independent) \$ \_\_\_\_\_

**Total amount required on death** \$ \_\_\_\_\_ (A)

Assets currently available on death (B)  
 Insurance benefit in super fund \$ \_\_\_\_\_

Other life insurance \$ \_\_\_\_\_

Assets/Investments that can be liquidated on death (post Capital Gains Tax) \$ \_\_\_\_\_

**Total assets** \$ \_\_\_\_\_ (B)

(A) \$ \_\_\_\_\_ - (B) \$ \_\_\_\_\_ = \$ \_\_\_\_\_ **Total term life requirement**

**Trauma needs (C)**

An amount for extra medical costs \$ \_\_\_\_\_

Additional income: income protection only covers 75%. Would you need extra? \$ \_\_\_\_\_

Contingency fund (outstanding bills, special purchases, wheelchairs, necessary house alterations to cater for injury or illness) \$ \_\_\_\_\_

**Optional requirements (D)**

**Total optional requirement (eg pay off mortgage, new car, travel, education etc)** \$ \_\_\_\_\_

(C) \$ \_\_\_\_\_ + (D) \$ \_\_\_\_\_ = \$ \_\_\_\_\_ **Total term life requirement**

**Superannuation, tax and reasonable benefit limits**

So that we may clarify your superannuation, tax and reasonable benefit limits situation, please complete the following.

**Superannuation details** (Please attach copies of statements)

Fund owner (Self or partner)	Personal/ Employer/SGC	Fund type Eg capital stable etc)	Start date	Life insurance cover	Contributions Per annum	Current value Of super
_____	_____	_____	__/__/__	\$ _____	\$ _____	\$ _____
_____	_____	_____	__/__/__	\$ _____	\$ _____	\$ _____
_____	_____	_____	__/__/__	\$ _____	\$ _____	\$ _____
_____	_____	_____	__/__/__	\$ _____	\$ _____	\$ _____

Please provide copy of latest statements showing benefits and components or authorization for access to your account details.

**Reasonable benefit limits (RBLs)**

The following information may assist us in establishing a transitional RBL for you above the flat dollar limits. (Please attach copies of statements including RBL determinations)

Do you have a transitional RBL?  Yes  No

If yes, please provide a copy of the ATO notice of your RBL

**Eligible termination payments (ETPs) you have received (please attach copies of statements)**

ETP owner (Self or partner)	Fund name	Current value	Date received	Restricted Amount	Preserved amount
_____	_____	_____	___/___/___	\$ _____	\$ _____
_____	_____	_____	___/___/___	\$ _____	\$ _____
_____	_____	_____	___/___/___	\$ _____	\$ _____
_____	_____	_____	___/___/___	\$ _____	\$ _____

**If you are about to leave your job, please list the payments you expect to receive** (Please attach copies of statements)

		Notes
<b>Superannuation</b>	\$ _____	_____
Start date	___/___/___	_____
Preserved amount	\$ _____	_____
<b>Redundancy payments</b>		
Ex gratia/Golden handshake	\$ _____	_____
Approved early retirement	\$ _____	_____
<b>Invalidity payments</b>	\$ _____	_____
Long service leave (net after tax)	\$ _____	_____
Annual leave (net after tax)	\$ _____	_____
Other payments (eg unused sick leave)	\$ _____	_____
Expected payment date	___/___/___	_____

**Your personal investment preferences**

- Income and growth requirements** (tick one only) Minimum income required \$ \_\_\_\_\_

  - No income is required. Capital accumulation is my main objective
  - A small level of income is required, but capital growth is more important
  - Both income and capital growth are required
  - Regular income is required with some capital growth
  - Maximum income required with no capital growth
- Liquidity requirements** (tick one only) Minimum liquidity required \$ \_\_\_\_\_

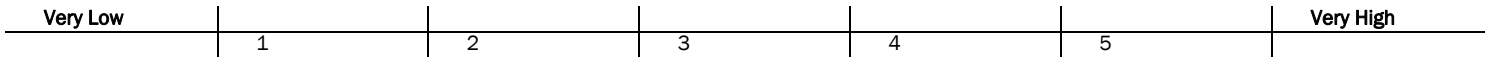
  - A small amount of cash is required. For the balance, longer term investments are required

- The ability to access at least some of the investments at short notice is required
- The ability to access most of the investments at short notice is required
- Easy access to all funds is required at all times

**Risk/Return profile**

It is generally accepted that over the longer term, potential returns on the volatile share and property investments are higher than on the more stable interest based investments. The price of volatile assets can rise and fall. Longer term investors should consider including a proportion of volatile share and property assets in the portfolio.

Place an X on the scale to demonstrate your tolerance to short term price fluctuation when investing.



- |     |           |                  |  |
|-----|-----------|------------------|--|
| (1) | Very low  | (Capital secure) | No shares and property in portfolio                |
| (2) | Low       | (Capital stable) | Approximately 30% shares and property in portfolio |
| (3) | Medium    | (Balanced)       | Approximately 55% shares and property in portfolio |
| (4) | High      | (Growth)         | Approximately 75% shares and property in portfolio |
| (5) | Very high | (High growth)    | More than 75% shares and property in portfolio     |

**Client acknowledgement**

The information in this financial Needs Analyser is complete and accurate to the best of my knowledge. I/We understand That any investment made or policy purchased without the completion of a Financial Needs Analyser, or following a partial Or inaccurate completion, may not be appropriate to my/our needs. I/We also understand that an investment made or a Policy purchased which differs from that recommended by the Advisor may not be appropriate to my/our needs. I/We appreciate that, in these circumstances. I/We may lose the right to seek compensation from the Advisor or its principal fro any loss suffered by me/us as a consequence of incomplete or inaccurate information being provided. I/We acknowledge that circumstances can change regularly and that I/We should receive periodic review and I/We acknowledge the following disclosure and disclaimer.

**Disclosure**

TGS Partners Wealth Management and its employees and Authorised Representatives may have an interest in and/or receive upfront and or ongoing commission from the investment product recommended. Further commission details are set out in any written information supplied to you.

**Disclaimer**

Any recommendations advised are based on the information contained herein and current economic and investment markets. Economic and market conditions can change rapidly and the advice given is on the understanding that regular reviews of your investment portfolio are necessary at least once a year.

Client signature..... Date / /

Advisor Signature..... Date / /

TGS Partners Wealth Management  
Information Sheet: Fact Finding

### Common Risk Profiles

The following is a list and description of the main risk profiles for investors. These descriptions are general in nature.

A. Conservative

The conservative investor needs to maintain their capital (initial investment amount) and will find it very difficult to cope with losses in any given period. For them it is not as important as maintaining what they already have. They prefer to know exactly what level of return they will experience on their investment. They may need to 'cash out' their investment at short notice, to finance unexpected but necessary purchases. The conservative investor might be quite nervous about investing, and prefers to proceed only when a good understanding of the investments being considered has been established. They may well be older and thus less able to make back lost ground if an investment goes bad. Conservative investors typically have shorter timelines for investing (0 - 3 years). Conservative investors usually need to use investment returns to pay for necessary expenses.

B. Cautious

The cautious investor tolerates low levels of variability in returns, and is not too worried by the occasional experience of unsatisfactory returns. They like to have a good idea of the likely outcome of their investment, but do not need to know precisely. They may have some nervousness about investing, but are prepared to put up with this nervousness. Growth is still not paramount in their thinking, but they are prepared to accept some risk to their capital for the chance of moderate growth. The cautious investor may still need to have the ability to 'cash out' their investment at relatively short notice. Cautious investors also think in terms of shorter timelines. Cautious investors may need to use investment returns to pay for essential expenses.

C. Balanced

The balanced investor looks to achieve modest growth in their capital while still understanding that investment income is only going to be a small (for example single digit) percentage of their investment. They aim to strike a balance between protecting the wealth they already have and using it to generate further wealth. They understand that periods of low or negative returns are likely for investments with the potential to create higher returns. They are less likely to need to cash out their investments in times of financial stress. Their timelines are more mid term (5 - 10 years). Balanced investors use investment returns either to generate further wealth or to pay for non-essential expenses.

D. Assertive

The assertive investor seeks higher returns and thus is prepared to experience short term and periodic losses. They can cope with reasonably high levels of volatility in their portfolio. They are looking to use investments as a way of creating a substantial proportion of their extra wealth in the medium to long term. Thus their timelines are medium to longer term (5 years plus). The assertive investor will typically have a portfolio of more than one type of investment, which includes some high growth assets such as shares or property. The assertive investor is less likely to have to cash out all of their investments to meet unexpected cash needs. Assertive investors do not rely on investment returns to fund their day to day living.

E. Aggressive

Aggressive investors are looking to their investments to provide the bulk of their wealth creation over the medium to long term. Aggressive investors may still have a portfolio of more than one investment asset, but the portfolio includes a substantial proportion of high growth-high risk assets such as speculative shares and property. Periodic losses do not impact on everyday standards of living. Investment returns are ploughed back in to the investment portfolio to fund further wealth generating investments. Aggressive investors should have longer term timelines.