

# Comprehensive Fact Find

Client Name: \_\_\_\_\_

Adviser Name: \_\_\_\_\_

Date Completed: \_\_\_\_\_

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## Privacy Statement

### Private and Confidential

#### Important Notice

**B**efore we are able to provide any financial or credit service, your adviser must collect and hold personal information relevant to your personal and financial situation, your personal and financial needs and objectives, and the service to be provided. The information requested in this Fact Find will be used for this purpose.

This Fact Find will ideally be completed by you prior to our meeting. This will help us to understand your overall position and goals, and to focus on the things that are important to you during our meeting.

Failure to provide accurate, complete and up-to-date information may result in your adviser giving advice or providing a service that may be inappropriate and/or not in your best interest. As a consequence you may lose the right to seek compensation from your adviser and/or Infocus for any loss you may suffer.

To provide the best possible service to you we will, from time to time use personal information provided by you to inform you of products and services which may be of interest to you unless you tell us not to.

#### Your Privacy

Your adviser and Infocus are committed to maintaining the privacy of your personal information at all times. We collect and hold personal information for the purpose of providing the services you have requested from us and to allow us to meet our obligations under the law. Your adviser, Infocus and our associated entities adhere to the Australian Privacy Principles.

Our privacy policy sets out a range of information that allows you to understand the kinds of information we collect and hold; how that information is collected and held and the purpose for which we collect, hold, use and disclose that information including if that disclosure is made in a foreign country. The policy also sets out how you can access and correct the information we hold. It also includes information on how to make a complaint if things go wrong and how we will address your issues.

Our standard practice is to deliver a copy of our current privacy policy in every case before we provide a service and when this is updated. It is also available here <http://www.infocus.com.au/privacy-policy> Feel free to contact your adviser or our Privacy Officer if you have any questions.

#### Privacy Officer

Post PO Box 1856 Sunshine Plaza 4558

Phone **07 5458 9400**

Email **ProfessionalStandards@Infocus.com.au**

# Personal Details

## Client One

## Client Two

Title

Surname

Given Name(s)

Preferred Name

Maiden Name

Date of Birth

Town & Country of Birth

Marital Status

Anniversary Date

Residency Status ☐ Permanent Resident ☐ Foreign Resident ☐ Employment Passport

Tax Residency Status ☐ Resident ☐ Non Resident

Visa Status ☐ Not Applicable ☐ Temporary Visa ☐ Permanent Visa

Tax Residency Date  /  /

Centrelink Reference No

Do you have Private Health Cover? ☐ Yes ☐ No

Provider Name

Member Number

Type of Health Cover ☐ None ☐ Full Hospital ☐ Partial Hospital ☐ Extras ☐ Hospital Plus Extras

Have you ever been declared bankrupt? ☐ Yes ☐ No

How is your Health? ☐ Excellent ☐ Good ☐ Fair ☐ Poor

Are you a Smoker or have you smoked in the last 12 months? ☐ Yes ☐ No

Do you both agree to grant each other access to your information? ☐ Yes ☐ No

Client Referred By

☐ Permanent Resident ☐ Foreign Resident ☐ Employment Passport

☐ Resident ☐ Non Resident

☐ Not Applicable ☐ Temporary Visa ☐ Permanent Visa

/  /

☐ Yes ☐ No

☐ None ☐ Full Hospital ☐ Partial Hospital ☐ Extras ☐ Hospital Plus Extras

☐ Yes ☐ No

☐ Excellent ☐ Good ☐ Fair ☐ Poor

☐ Yes ☐ No

☐ Yes ☐ No

# Financial Dependants

Name	Date of Birth	Client Relationship	Partner Relationship	Dependant Until (date)
<input type="text"/>	<input type="text" value="/"/>	<input type="text" value="/"/>	<input type="text"/>	<input type="text" value="/"/>
<input type="text"/>	<input type="text" value="/"/>	<input type="text" value="/"/>	<input type="text"/>	<input type="text" value="/"/>
<input type="text"/>	<input type="text" value="/"/>	<input type="text" value="/"/>	<input type="text"/>	<input type="text" value="/"/>

## Contact Details

	Client One	Client Two
<b>Residential Address</b>	<input type="radio"/>	<input type="radio"/>
No & Street	<input type="text"/>	<input type="text"/>
Suburb	<input type="text"/>	<input type="text"/>
State	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
<b>Postal Address</b>	<input type="radio"/>	<input type="radio"/>
No & Street or PO Box	<input type="text"/>	<input type="text"/>
Suburb	<input type="text"/>	<input type="text"/>
State	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
<b>Work Address</b>	<input type="radio"/>	<input type="radio"/>
No & Street or PO Box	<input type="text"/>	<input type="text"/>
Suburb	<input type="text"/>	<input type="text"/>
State	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
<b>Email</b>		
Home Email	<input type="text"/>	<input type="text"/>
Work Email	<input type="text"/>	<input type="text"/>
<b>Phone Contact</b>		
Home Phone	<input type="text"/>	<input type="text"/>
Mobile	<input type="text"/>	<input type="text"/>
Work Phone	<input type="text"/>	<input type="text"/>
Work Fax	<input type="text"/>	<input type="text"/>

Nominate preferred contact information by ticking the appropriate circles. ☐

# Employment

	Client One	Client Two
Status	<div><input type="radio"/> Unemployed</div> <div><input type="radio"/> Part Time / Casual</div> <div><input type="radio"/> Full Time</div> <div><input type="radio"/> Self Employed</div> <div><input type="radio"/> Retired</div> <div><input type="radio"/> Student</div> <div><input type="radio"/> Contractor</div> <div><input type="radio"/> Permanent Part Time</div>	

# Professional Advisers

Business Name	Address	Contact Name Relationship	Permission To Contact
<div></div>	<div></div>	<div>Contact Name</div> <div></div> <div>Relationship</div> <div></div>	<div><input type="radio"/> Yes</div> <div><input type="radio"/> No</div>
<div></div>	<div></div>	<div>Contact Name</div> <div></div> <div>Relationship</div> <div></div>	<div><input type="radio"/> Yes</div> <div><input type="radio"/> No</div>
<div></div>	<div></div>	<div>Contact Name</div> <div></div> <div>Relationship</div> <div></div>	<div><input type="radio"/> Yes</div> <div><input type="radio"/> No</div>

## Goals & Objectives

Please list your reasons for seeking financial advice below and number the priority of your goals from number 1 being the most important to you.

What is your past investment experience?

Should your adviser take into account any environmental, social or ethical considerations when providing a recommendation? ☐ Yes ☐ No

Details:

Are there any specific issues that have been raised?

What are your expectations of Infocus?

Goals	When	Amount (\$)	Notes
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Funding for Children's Education	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Debt Reduction / Pay off Mortgage	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Travel / Holiday	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Buying / Selling your home	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Car / Boat / Caravan	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Home Renovations	<input type="text"/>	<input type="text"/>	<input type="text"/>
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<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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## What does financial hardship mean to you?

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## Retirement Objectives

	Client One	Client Two
Planned Retirement Age	<input type="text"/>	<input type="text"/>
Planned Retirement Date	<input type="text"/>	<input type="text"/>
Minimum Income Required	<input type="text"/>	<input type="text"/>
Ideal Income Desired	<input type="text"/>	<input type="text"/>
Additional Retirement Lump Sum	<input type="text"/>	<input type="text"/>
Retirement Income to Last	<input type="text"/>	<input type="text"/>
Centrelink on Retirement?	<input type="radio"/> Yes <input type="radio"/> No (Please Tick)	<input type="radio"/> Yes <input type="radio"/> No (Please Tick)

## Salary Sacrificing & Packaging

	Client One	Client Two
Salary Sacrifice to Super?	<input type="radio"/> Not available <input type="radio"/> Available but not using <input type="radio"/> Currently sacrificing	<input type="radio"/> Not available <input type="radio"/> Available but not using <input type="radio"/> Currently sacrificing
Amount and Frequency	<input type="text"/> \$ <input type="text"/> Per	<input type="text"/> \$ <input type="text"/> Per
Salary Packaging?	<input type="radio"/> Not available <input type="radio"/> Available but not using <input type="radio"/> Using	<input type="radio"/> Not available <input type="radio"/> Available but not using <input type="radio"/> Using
Other Packaged Salary Items	<input type="text"/>	<input type="text"/>
Income to Vary	<input type="text"/>	<input type="text"/>
Substantial Income Change	<input type="text"/>	<input type="text"/>
Employment to Change	<input type="text"/>	<input type="text"/>

# Cashflow (Income & Expenses)

Personal Income	Client One	Client Two	Personal Expenses	Client One	Client Two
Gross Salary	<input type="text"/>	<input type="text"/>	Food	<input type="text"/>	<input type="text"/>
Plus Other Income	<input type="text"/>	<input type="text"/>	Entertainment	<input type="text"/>	<input type="text"/>
Investment Income	<input type="text"/>	<input type="text"/>	Papers / Magazines	<input type="text"/>	<input type="text"/>
Rental Income	<input type="text"/>	<input type="text"/>	Child Care	<input type="text"/>	<input type="text"/>
Interest Income	<input type="text"/>	<input type="text"/>	Child Maintenance	<input type="text"/>	<input type="text"/>
Shares/Equity Income	<input type="text"/>	<input type="text"/>	Education Expenses	<input type="text"/>	<input type="text"/>
Centrelink/Pension	<input type="text"/>	<input type="text"/>	Dry Cleaning	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	<input type="text"/>	Alcohol	<input type="text"/>	<input type="text"/>
Total Income	\$ <input type="text"/>	\$ <input type="text"/>	Cigarettes	<input type="text"/>	<input type="text"/>
Less Deductions			Personal Needs	<input type="text"/>	<input type="text"/>
Superannuation Sacrifice	<input type="text"/>	<input type="text"/>	Tools / Books / Hobbies	<input type="text"/>	<input type="text"/>
Fringe Benefits	<input type="text"/>	<input type="text"/>	Furnishings	<input type="text"/>	<input type="text"/>
Investment Expenses	<input type="text"/>	<input type="text"/>	Rates	<input type="text"/>	<input type="text"/>
Income Protection Insurance	<input type="text"/>	<input type="text"/>	Electricity	<input type="text"/>	<input type="text"/>
Accountancy Fee	<input type="text"/>	<input type="text"/>	Telephone	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	<input type="text"/>	Gas	<input type="text"/>	<input type="text"/>
Taxable Income	\$ <input type="text"/>	\$ <input type="text"/>	Work / Union Fees	<input type="text"/>	<input type="text"/>
Less			Holidays	<input type="text"/>	<input type="text"/>
Income Tax	<input type="text"/>	<input type="text"/>	Clothing	<input type="text"/>	<input type="text"/>
Fringe Benefits Tax	<input type="text"/>	<input type="text"/>	Presents	<input type="text"/>	<input type="text"/>
Medicare Levy	<input type="text"/>	<input type="text"/>	Donations / Gifts	<input type="text"/>	<input type="text"/>
After Tax Income	\$ <input type="text"/>	\$ <input type="text"/>	Registration & Insurance	<input type="text"/>	<input type="text"/>
Plus			Health Insurance	<input type="text"/>	<input type="text"/>
Expected Tax Rebate	<input type="text"/>	<input type="text"/>	Life / Trauma Insurance	<input type="text"/>	<input type="text"/>
Non Taxable Centrelink	<input type="text"/>	<input type="text"/>	House Repairs/Maintenance	<input type="text"/>	<input type="text"/>
Investment Rebate	<input type="text"/>	<input type="text"/>	Medical & Dental	<input type="text"/>	<input type="text"/>
Shares Franking Credits	<input type="text"/>	<input type="text"/>	Rent	<input type="text"/>	<input type="text"/>
Depreciation Allowances	<input type="text"/>	<input type="text"/>	Primary Residence Loan	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	<input type="text"/>	Investment Property Loan	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	Other	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>
Disposable Income	\$ <input type="text"/>	\$ <input type="text"/>	Personal Expenses	\$ <input type="text"/>	\$ <input type="text"/>
Joint Disposable Income	\$ <input type="text"/>		Joint Personal Expenses	\$ <input type="text"/>	
Joint Disposable Income - Joint Personal Expenses = \$ <input type="text"/>			Cash Flow Surplus / Deficit		



# Assets

## Do You Own:

**Bank Accounts:** ☐ Yes (Provide Details) ☐ No ☐ See Attached

Owner	<input type="text"/>	Current Value	<input type="text" value="\$"/>
Vendor / Product	<input type="text"/>	Account Number	<input type="text"/>
Interest Rate	<input type="text" value=""/>		

**Cash Management Trusts:** ☐ Yes (Provide Details) ☐ No ☐ See Attached

Owner	<input type="text"/>	Current Value	<input type="text" value="\$"/>
Vendor / Product	<input type="text"/>	Account Number	<input type="text"/>
Interest Rate	<input type="text" value=""/>		

**Term Deposits:** ☐ Yes (Provide Details) ☐ No ☐ See Attached

Owner	<input type="text"/>	Current Value	<input type="text" value="\$"/>
Vendor / Product	<input type="text"/>	Account Number	<input type="text"/>
Interest Rate	<input type="text" value=""/>	Maturity Date	<input type="text"/>

**Properties:** ☐ Yes (Provide Details) ☐ No ☐ See Attached

Owner	<input type="text"/>	Address	<input type="text"/>
Property Type	<input type="radio"/> Residential <input type="radio"/> Business		<input type="text"/>
	<input type="radio"/> Investment	Current Value	<input type="text" value="\$"/>
Purchased	<input type="text" value="/ /"/>		
Owner	<input type="text"/>	Address	<input type="text"/>
Property Type	<input type="radio"/> Residential <input type="radio"/> Business		<input type="text"/>
	<input type="radio"/> Investment	Current Value	<input type="text" value="\$"/>
Purchased	<input type="text" value="/ /"/>		

**Home Contents:** ☐ Yes (Provide Details) ☐ No ☐ See Attached

Owner	<input type="text"/>	Current Value	<input type="text" value="\$"/>
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Vehicles: ☐ Yes (Provide Details) ☐ No ☐ See Attached

Owner	<input type="text"/>	Current Value	<input type="text" value="\$"/>
Vehicle Type	<input type="text"/>		
Owner	<input type="text"/>	Current Value	<input type="text" value="\$"/>
Vehicle Type	<input type="text"/>		

Managed Investments: ☐ Yes (Provide Details) ☐ No ☐ See Attached

Owner	<input type="text"/>	Current Value	<input type="text" value="\$"/>
Vendor / Product	<input type="text"/>	Account Number	<input type="text"/>
Purchased	<input type="text" value="/ /"/>		

Direct Equities: ☐ Yes (Provide Details) ☐ No ☐ See Attached

Owner	<input type="text"/>	Current Value	<input type="text" value="\$"/>
ASX Code	<input type="text"/>	Share Holder Number	<input type="text"/>
Account Name:	<input type="text"/>	Purchased	<input type="text" value="/ /"/>
Owner	<input type="text"/>	Current Value	<input type="text" value="\$"/>
ASX Code	<input type="text"/>	Share Holder Number	<input type="text"/>
Account Name:	<input type="text"/>	Purchased	<input type="text" value="/ /"/>

Other Investments: ☐ Yes (Provide Details) ☐ No ☐ See Attached

Owner	<input type="text"/>	Investment Type	<input type="text"/>
Balance	<input type="text"/>	Purchased	<input type="text" value="/ /"/>
Other Information	<input type="text"/>		
Owner	<input type="text"/>	Investment Type	<input type="text"/>
Balance	<input type="text"/>	Purchased	<input type="text" value="/ /"/>
Other Information	<input type="text"/>		
Owner	<input type="text"/>	Investment Type	<input type="text"/>
Balance	<input type="text"/>	Purchased	<input type="text" value="/ /"/>
Other Information	<input type="text"/>		

# Liabilities

## Do You Have A:

Loan (Secured by Property): ☐ Yes (Provide Details) ☐ No ☐ See Attached

Security	<input type="text"/>	Vendor Product	<input type="text"/>
Account Number	<input type="text"/>	Balance	<input type="text"/>
Interest Rate	<input type="text"/> %	Minimum Repayment	<input type="text"/>
Actual Repayment	<input type="text"/> \$	Credit Limit	<input type="text"/> \$
Interest Type	<input type="radio"/> Fixed <input type="radio"/> Variable	Purpose	<input type="radio"/> Personal <input type="radio"/> Investment
Loan Type	<input type="radio"/> Standard <input type="radio"/> Line of Credit <input type="radio"/> Offset <input type="radio"/> Other		

Security	<input type="text"/>	Vendor Product	<input type="text"/>
Account Number	<input type="text"/>	Balance	<input type="text"/>
Interest Rate	<input type="text"/> %	Minimum Repayment	<input type="text"/>
Actual Repayment	<input type="text"/> \$	Credit Limit	<input type="text"/> \$
Interest Type	<input type="radio"/> Fixed <input type="radio"/> Variable	Purpose	<input type="radio"/> Personal <input type="radio"/> Investment
Loan Type	<input type="radio"/> Standard <input type="radio"/> Line of Credit <input type="radio"/> Offset <input type="radio"/> Other		

Business Loan: ☐ Yes (Provide Details) ☐ No ☐ See Attached

Security	<input type="text"/>	Vendor Product	<input type="text"/>
Account Number	<input type="text"/>	Balance	<input type="text"/>
Interest Rate	<input type="text"/> %	Minimum Repayment	<input type="text"/>
Actual Repayment	<input type="text"/> \$	Credit Limit	<input type="text"/> \$
Interest Type	<input type="radio"/> Fixed <input type="radio"/> Variable	Purpose	<input type="radio"/> Personal <input type="radio"/> Investment
Loan Type	<input type="radio"/> Standard <input type="radio"/> Line of Credit <input type="radio"/> Offset <input type="radio"/> Other		

Credit Card: ☐ Yes (Provide Details) ☐ No ☐ See Attached

Owner	<input type="text"/>	Vendor Product	<input type="text"/>
Account Number	<input type="text"/>	Balance	<input type="text"/>
Interest Rate	<input type="text"/> %	Minimum Repayment	<input type="text"/>
Actual Repayment	<input type="text"/> \$	Credit Limit	<input type="text"/> \$

**Personal Loan:**☒ Yes (Provide Details)☐ No☐ See Attached

Owner	<input type="text"/>	Vendor / Product	<input type="text"/>
Account Number	<input type="text"/>	Balance	<input type="text" value="\$"/>
Interest Rate	<input type="text" value=""/>	Minimum Repayment	<input type="text" value="\$"/>
Actual Repayment	<input type="text" value="\$"/>	Credit Limit	<input type="text" value="\$"/>

**Margin Loan:**☒ Yes (Provide Details)☐ No☐ See Attached

Owner	<input type="text"/>	Vendor / Product	<input type="text"/>
Account Number	<input type="text"/>	Balance	<input type="text" value="\$"/>
Interest Rate	<input type="text" value=""/>	Minimum Repayment	<input type="text" value="\$"/>
Actual Repayment	<input type="text" value="\$"/>	Credit Limit	<input type="text" value="\$"/>
Base LVR	<input type="text"/>	Margin Call LVR	<input type="text"/>
Current LVR	<input type="text"/>		

## Superannuation

**Accumulation Accounts:**☒ Yes (Provide Details)☐ No☐ See Attached

Owner	<input type="text"/>	Vendor Product	<input type="text"/>
Current Value	<input type="text" value="\$"/>	Account Number	<input type="text"/>
Eligible Service Date (ESD)	<input type="text" value="/ /"/>	Undeducted	<input type="text" value="\$"/>
Taxable Component	<input type="text" value="\$"/>	Pre July 1983	<input type="text" value="\$"/>
Tax-free Component	<input type="text" value="\$"/>	Crystallised Segment	<input type="text" value="\$"/>
Preserved Amount	<input type="text" value="\$"/>		
Insurance Attached	<input type="radio"/> Yes (Provide details in insurance section) <input type="radio"/> No		

Owner	<input type="text"/>	Vendor Product	<input type="text"/>
Current Value	<input type="text" value="\$"/>	Account Number	<input type="text"/>
Eligible Service Date (ESD)	<input type="text" value="/ /"/>	Undeducted	<input type="text" value="\$"/>
Taxable Component	<input type="text" value="\$"/>	Pre July 1983	<input type="text" value="\$"/>
Tax-free Component	<input type="text" value="\$"/>	Crystallised Segment	<input type="text" value="\$"/>
Preserved Amount	<input type="text" value="\$"/>		
Insurance Attached	<input type="radio"/> Yes (Provide details in insurance section) <input type="radio"/> No		



# Allocated Pensions, Annuities & Super Pensions

Accounts:

☐ Yes (Provide Details)

☐ No

☐ See Attached

Owner	<input type="text"/>	Vendor Product	<input type="text"/>
Current Value	<input type="text" value="\$"/>	Account Number	<input type="text"/>
Commencement Date	<input type="text" value="/ /"/>	Current Pension	<input type="text" value="\$ per"/>
Deductible Amount	<input type="text" value="\$ per annum"/>	Eligible Service Date (ESD)	<input type="text" value="/ /"/>
Undeducted	<input type="text" value="\$"/>	Taxable Component	<input type="text" value="\$"/>
Pre July 1983	<input type="text" value="\$"/>	Tax-Free Component	<input type="text" value="\$"/>
Crystallised Segment	<input type="text" value="\$"/>	Preserved Amount	<input type="text" value="\$"/>
Pension Type	<div><input type="radio"/> Allocated Pension    <input type="radio"/> Term Allocated Pension    <input type="radio"/> Super Pension</div> <div><input type="radio"/> Lifetime Annuity    <input type="radio"/> Term Certain Annuity Maturing</div>		

Owner	<input type="text"/>	Vendor Product	<input type="text"/>
Current Value	<input type="text" value="\$"/>	Account Number	<input type="text"/>
Commencement Date	<input type="text" value="/ /"/>	Current Pension	<input type="text" value="\$ per"/>
Deductible Amount	<input type="text" value="\$ per annum"/>	Eligible Service Date (ESD)	<input type="text" value="/ /"/>
Undeducted	<input type="text" value="\$"/>	Taxable Component	<input type="text" value="\$"/>
Pre July 1983	<input type="text" value="\$"/>	Tax-Free Component	<input type="text" value="\$"/>
Crystallised Segment	<input type="text" value="\$"/>	Preserved Amount	<input type="text" value="\$"/>
Pension Type	<div><input type="radio"/> Allocated Pension    <input type="radio"/> Term Allocated Pension    <input type="radio"/> Super Pension</div> <div><input type="radio"/> Lifetime Annuity    <input type="radio"/> Term Certain Annuity Maturing</div>		

# Personal Insurance

CLIENT ONE

CLIENT TWO

## Life Insurance:

☐ Yes (Provide Details)

☐ No

☐ See Attached

Insurance Company



Policy Type



Policy Number



Commencement Date

 /  / 
 /  / 

Sum Insured (Death)

 \$

 \$

Sum Insured (TPD)

 \$

 \$

Owner



Buy Back

☐ Yes ☐ No

☐ Yes ☐ No

Premium

 \$

 \$

Annual Notice Date

 /  / 
 /  / 

Benefits / Exclusions / Notes:

CLIENT ONE

CLIENT TWO

## Trauma Insurance:

☐ Yes (Provide Details)

☐ No

☐ See Attached

Insurance Company



Policy Type



Policy Number



Commencement Date

 /  / 
 /  / 

Sum Insured (Trauma)

 \$

 \$

Sum Insured (TPD)

 \$

 \$

Sum Insured (Death)

 \$

 \$

Owner



Buy Back

☐ Yes ☐ No

☐ Yes ☐ No

Premium

 \$

 \$

Annual Notice Date

 /  / 
 /  / 

Benefits / Exclusions / Notes:

CLIENT ONE

CLIENT TWO

## Income Protection:

☐ Yes (Provide Details)

☐ No

☐ See Attached

Insurance Company



Policy Type



Policy Number



Commencement Date

 /  / 
 /  / 

Sum Insured

 \$

 \$

Agreed / Indemnity Value

☐ Agreed ☐ Indemnity

☐ Agreed ☐ Indemnity

Stepped / Level

☐ Agreed ☐ Indemnity

☐ Agreed ☐ Indemnity

Waiting Period



Annual Notice Date

 /  / 
 /  / 

Benefit Period



Benefits / Exclusions / Notes:

## Insurance Planning

## Client One

## Client Two

### Percentage of Liabilities to be Cleared on Death

%

%

## Income Required by Surviving Spouse in the Event of Death

\$

per annum

\$

per annum

### Number of Years Income is Required

years

years

### Percentage of Liabilities to be Cleared on Disability

%

%

### Income Required to Maintain Current Lifestyle on Disability

\$

\$

### Estimated Funeral Expenses

\$

\$

## Do You Have a Funeral Plan?

\$

\$

## Emergency and Medical Funding

\$

### Do You Have Children Under 18?

☐ Yes

☐ No

☐ Yes

☐ No

## Do You Wish to Leave Your Children an Inheritance?

☐ Yes

☐ No

☐ Yes

☐ No

### Notes:



# General Insurance

Would you like to be referred to a General Insurance Broker?

☐

Yes

☐

No

Home / Building Insurance:

☐

Yes (Provide Details)

☐

No

☐

See Attached

Account Number

Paid Up?

☐

Yes

☐

No

Vendor/Product Name

Owner/s

Premium

\$

per

Commenced Date

Renewal Date

Current Policy Value

\$

Bonus Value

Excess

\$

Contents Insurance:

☐

Yes (Provide Details)

☐

No

☐

See Attached

Account Number

Paid Up?

☐

Yes

☐

No

Vendor/Product Name

Owner/s

Premium

\$

per

Commenced Date

Renewal Date

Current Policy Value

\$

Bonus Value

Excess

\$

Motor Vehicle Insurance:

☐

Yes (Provide Details)

☐

No

☐

See Attached

Account Number

Paid Up?

☐

Yes

☐

No

Vendor/Product Name

Owner/s

Premium

\$

per

Commenced Date

Renewal Date

Current Policy Value

\$

Bonus Value

Excess

\$

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## Estate Planning

## Client One

## Client Two

Do You Have a Current Will?

☐ Yes ☐ No☐ Yes ☐ No

Does Your Will Reflect Your Current Wishes?

☐ Yes ☐ No☐ Yes ☐ No

When Was Your Will Last Reviewed?

 /  /  /  / 

Executor's Name?

Executor Relationship?

Does Your Executor Know Your Current Situation?

☐ Yes ☐ No☐ Yes ☐ No

Where Is Your Will Located?

Do You Have a Power Of Attorney (POA)?

☐ Yes ☐ No☐ Yes ☐ No

Name Of Your POA:

Type Of POA:

☐ General

☐ Enduring

☐ Enduring Medical

☐ Cascading

☐ Mutual

☐ Limited

☐ General

☐ Enduring

☐ Enduring Medical

☐ Cascading

☐ Mutual

☐ Limited

Do You Have An Advanced Health Directive In Place?

☐ Yes ☐ No☐ Yes ☐ No

Do You Have A Testamentary Trust?

☐ Yes ☐ No☐ Yes ☐ No

Do You Have A Binding Nomination In Place For Superannuation?

☐ Yes ☐ No☐ Yes ☐ No

Do You Have A Binding Nomination In Place For Pension?

☐ Yes ☐ No☐ Yes ☐ No

Date This Nomination Was Last Reviewed:

 /  /  /  / 

Binding Nomination Details:

Do You Have Any Bequests?

☐ Yes ☐ No☐ Yes ☐ No

Recipient Name:

Specific Bequest:

☐ Yes ☐ No☐ Yes ☐ No

Amount

Notes:

# How important is?

Please rank in order of priority

	No Preference	Not Important	Important	Very Important	Priority*
Control	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Simplicity	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Flexibility	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Generating a regular income	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Capital growth	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Inflation protection	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Centrelink (maximising your entitlements)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Taxation benefits	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
The ability to access your adviser on a regular basis	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Being debt free	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Borrowing to invest	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Planning for / funding your retirement	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Having a sum insured that does not automatically reduce as you age	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Funding insurance compared to retirement savings	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Security of your capital i.e. investing in cash compared to a fund that changes value	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Daily unit pricing and valuation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Access to fund valuation and reporting 24 hours	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Online access to portfolio information	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Consolidated reporting – only one administration service	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Active portfolio management	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Ability to have diversification across management styles as well as asset classes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Investments that take advantage of current market and other economic conditions even if this means an additional cost	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Saving costs on funds management by using index funds (track market performance)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Being actively involved in all portfolio decisions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>

\*The setting of priority is an internal value set by the Adviser should they wish to set up the order in which they are going to address the client's needs. A lower number has a higher priority.

# Your Risk Profile

CLIENT 1 CLIENT 2

## Which of the following best describes you?

- |   |   |                       |                       |   |
|---|---|-----------------------|-----------------------|---|
| A | I am single and have few financial commitments. I wish to accumulate wealth for the future. Some money must be kept available for entertainment, cars and travel.                                   | <input type="radio"/> | <input type="radio"/> | 6 |
| B | I am in a relationship where we both earn an income. I have some financial commitments but I have surplus income and would like to start preparing for the future.                                  | <input type="radio"/> | <input type="radio"/> | 5 |
| C | I have a mature family. I am in my peak earning years and have my mortgage under control. I am starting to consider retirement although it still may be many years away.                            | <input type="radio"/> | <input type="radio"/> | 5 |
| D | I am preparing for retirement. I may own my own home and have few commitments. I want to ensure that I have a comfortable retirement. I may be interested in travel, recreation and self-education. | <input type="radio"/> | <input type="radio"/> | 3 |
| E | I am retired and no longer working full-time. I am dependant on income from my investments. I am keen to enjoy life and maintain my health.   | <input type="radio"/> | <input type="radio"/> | 2 |
| F | I have a young family. I am paying off a mortgage, have relatively high expenses and very little surplus income. I am concerned about saving and am dissatisfied with my financial position.        | <input type="radio"/> | <input type="radio"/> | 1 |

## Which of the following best describes your reason for investing?

- |   |  |                       |                       |   |
|---|--|-----------------------|-----------------------|---|
| A | I am not near retirement but have funds to invest over the long-term to increase my overall wealth position. | <input type="radio"/> | <input type="radio"/> | 6 |
| B | I am nearing retirement and wish to maximise the value of my assets leading up to retirement.                | <input type="radio"/> | <input type="radio"/> | 4 |
| C | I have a lump sum (inheritance or employment payout) and want to make an informed investment decision.       | <input type="radio"/> | <input type="radio"/> | 4 |
| D | I want a regular income stream and to protect the value of my accumulated capital.                           | <input type="radio"/> | <input type="radio"/> | 3 |
| E | I have some specific shorter term objectives for which I need to accumulate funds.                           | <input type="radio"/> | <input type="radio"/> | 2 |
| F | I want to provide a regular income and/or totally protect the value of my investment capital.                | <input type="radio"/> | <input type="radio"/> | 0 |

## How long could the majority of your money be invested before you need to access it?

- |   |                               |                       |                       |   |
|---|-------------------------------|-----------------------|-----------------------|---|
| A | Longer than seven years.      | <input type="radio"/> | <input type="radio"/> | 6 |
| B | Between five and seven years. | <input type="radio"/> | <input type="radio"/> | 5 |
| C | Between four and five years.  | <input type="radio"/> | <input type="radio"/> | 4 |
| D | Between three and four years. | <input type="radio"/> | <input type="radio"/> | 3 |
| E | Between two and three years.  | <input type="radio"/> | <input type="radio"/> | 2 |
| F | Less than two years.          | <input type="radio"/> | <input type="radio"/> | 0 |

## How familiar are you with investment matters?

- |   |  |                       |                       |   |
|---|--|-----------------------|-----------------------|---|
| A | I am an experienced investor with all investment asset classes and have an indepth understanding of the various factors that may influence investment performance. I use research and other investment information to make investment decisions. | <input type="radio"/> | <input type="radio"/> | 6 |
| B | I am an experienced investor with most investment asset classes. I have a very good understanding of investments, the different asset classes, volatility and other factors that influence investment risk and return.                           | <input type="radio"/> | <input type="radio"/> | 5 |
| C | I am fairly confident. I have a good grasp of investment issues in general and understand that different market sectors offer different income, growth and taxation characteristics.   | <input type="radio"/> | <input type="radio"/> | 4 |
| D | I am confident about some investments. I have enough experience to understand the importance of diversification.   | <input type="radio"/> | <input type="radio"/> | 3 |
| E | I am not very confident when it comes to investments. I read the papers but do not understand the terminology.   | <input type="radio"/> | <input type="radio"/> | 2 |
| F | Not at all. I have very little understanding or interest.  | <input type="radio"/> | <input type="radio"/> | 1 |

## What amount of investment risk have you taken in the past?

- |   |  |                       |                       |   |
|---|--|-----------------------|-----------------------|---|
| A | Very high. I borrowed, or have contemplated borrowing, to invest.                          | <input type="radio"/> | <input type="radio"/> | 6 |
| B | High (e.g. direct shares and property).  | <input type="radio"/> | <input type="radio"/> | 5 |
| C | A fair amount of calculated risk (e.g. Australian share funds, International share funds). | <input type="radio"/> | <input type="radio"/> | 4 |
| D | A moderate amount of risk (e.g. diversified funds).  | <input type="radio"/> | <input type="radio"/> | 3 |
| E | Not very much risk (e.g. fixed interest and bonds).  | <input type="radio"/> | <input type="radio"/> | 2 |
| F | I have only used cash investments.   | <input type="radio"/> | <input type="radio"/> | 1 |

### In the past, how would you describe your overall investment decisions?

- |   |  |                       |                       |   |
|---|--|-----------------------|-----------------------|---|
| A | Good, I have been rewarded for making investments that can fluctuate in value.                   | <input type="radio"/> | <input type="radio"/> | 6 |
| B | I have had some losses, but am willing to give it another go.                                    | <input type="radio"/> | <input type="radio"/> | 5 |
| C | Fair, however I would like to improve my returns.  | <input type="radio"/> | <input type="radio"/> | 4 |
| D | Not applicable. I'm a first time investor or have only ever invested via my superannuation fund. | <input type="radio"/> | <input type="radio"/> | 3 |
| E | Good, I have stuck to stable and safe investments.   | <input type="radio"/> | <input type="radio"/> | 2 |
| F | I've had some losses and am reluctant to invest in anything that fluctuates in value.            | <input type="radio"/> | <input type="radio"/> | 0 |

### How much confidence do you have in your ability to make financial decisions?

- |   |                      |                       |                       |   |
|---|----------------------|-----------------------|-----------------------|---|
| A | Very confident.      | <input type="radio"/> | <input type="radio"/> | 6 |
| B | Quite confident.     | <input type="radio"/> | <input type="radio"/> | 5 |
| C | A reasonable amount. | <input type="radio"/> | <input type="radio"/> | 4 |
| D | Some.                | <input type="radio"/> | <input type="radio"/> | 3 |
| E | Very little.         | <input type="radio"/> | <input type="radio"/> | 2 |
| F | None.                | <input type="radio"/> | <input type="radio"/> | 1 |

### Inflation can reduce the future purchasing power of your money. Considering this, which is more important to you?

- |   |   |                       |                       |   |
|---|---|-----------------------|-----------------------|---|
| A | Preserving and growing the long-term purchasing power is more important than short-term security of the investment capital. | <input type="radio"/> | <input type="radio"/> | 6 |
| B | Preservation of long-term purchasing power is more important than short-term security of the investment capital.            | <input type="radio"/> | <input type="radio"/> | 5 |
| C | A balance between security of capital and preserving purchasing power.  | <input type="radio"/> | <input type="radio"/> | 4 |
| D | It is important to preserve purchasing power but also to consider any risks..   | <input type="radio"/> | <input type="radio"/> | 3 |
| E | Security of capital is important however some protection against the negative effects of inflation is desirable.            | <input type="radio"/> | <input type="radio"/> | 2 |
| F | Protecting the capital is the most important priority. The negative effects of inflation are not important.                 | <input type="radio"/> | <input type="radio"/> | 0 |

### How would you feel if 6 months after placing your investment you discover that, in line with the financial markets overall, it has decreased in value by 20%?

- |   |  |                       |                       |   |
|---|--|-----------------------|-----------------------|---|
| A | I would consider investing more to lower my average investment price, expecting future growth.               | <input type="radio"/> | <input type="radio"/> | 5 |
| B | This was a calculated risk so I would wait, expecting the investment value to increase.                      | <input type="radio"/> | <input type="radio"/> | 4 |
| C | I would be concerned and wait to see if the investment improves. No rash decisions.                          | <input type="radio"/> | <input type="radio"/> | 3 |
| D | I would be worried and consider selling part of the investment and moving the money to a more secure sector. | <input type="radio"/> | <input type="radio"/> | 2 |
| E | I would be horrified. I did not intend to take risks because security of my capital is important.            | <input type="radio"/> | <input type="radio"/> | 1 |

### The best returns and tax savings often come from the most volatile investments. Which of the following do you prefer:

- |   |  |                       |                       |   |
|---|--|-----------------------|-----------------------|---|
| A | I am comfortable with volatile, but potentially higher returns, enabling me to maximise tax savings. I would be willing to take higher risks for higher returns. | <input type="radio"/> | <input type="radio"/> | 5 |
| B | I am comfortable in taking calculated risks. Short-term losses are acceptable as long as the probability of gain over the long-term is reasonable.               | <input type="radio"/> | <input type="radio"/> | 4 |
| C | Moderate variability of returns is acceptable.   | <input type="radio"/> | <input type="radio"/> | 3 |
| D | I prefer steady growth without the sharp up and down movements even if it means lower returns and tax savings over time.   | <input type="radio"/> | <input type="radio"/> | 2 |
| E | I don't want to risk losing any of your capital, even if it means a low return.  | <input type="radio"/> | <input type="radio"/> | 0 |

#### What did you score? (Add up the numbers to the above selected answers)

Client 1      Score:  Profile       Do you think this is accurate      ☐ Yes      ☐ No

Client 2      Score:  Profile       Do you think this is accurate      ☐ Yes      ☐ No

#### Agreed Risk Profile (with your financial adviser)

Client 1       Client 2       Combined

Client 1 Name  Signature  Date  /  /

Client 2 Name  Signature  Date  /  /

# Risk Profile



Australian Equities	0%
Global Equities	0%
Property and Infrastructure	0%
Growth Alternatives	0%
Fixed Interest	0%
Cash	100%

## 0 – 10 Secure

You are a Secure investor seeking income or have some specific short term objectives. Security of capital is very important to you and you are not prepared to tolerate any capital volatility. You are prepared to accept lower returns in order to provide you with the capital stability you desire. The negative effects of tax and inflation over the long term do not concern you, provided your initial investment is protected.



Australian Equities	8%
Global Equities	6%
Property and Infrastructure	6%
Growth Alternatives	0%
Fixed Interest	55%
Cash	25%

## 11 – 20 Defensive

You are a Defensive investor seeking income with the potential for some growth over the medium term. You are prepared to accept lower returns in order to provide capital stability. The negative effects of tax and inflation do not concern you, provided your initial investment is protected.



Australian Equities	14%
Global Equities	12%
Property and Infrastructure	10%
Growth Alternatives	4%
Fixed Interest	50%
Cash	10%

## 21 – 30 Conservative

You are a Conservative investor seeking both income and the potential for some growth over the medium term. Capital stability is reasonably important to you however you are prepared to accept some capital volatility in the short term in order to protect your assets from inflation over the medium to long term.



Australian Equities	22%
Global Equities	20%
Property and Infrastructure	10%
Growth Alternatives	8%
Fixed Interest	35%
Cash	5%

## 31 – 40 Balanced

You are a Balanced investor who is seeking both income and capital growth over the medium to long term in order to achieve your long term financial objectives. You are prepared to accept more capital volatility in the short term in order to protect your assets against the long term effects of inflation. Some tax effective income is desirable.



Australian Equities	30%
Global Equities	28%
Property and Infrastructure	10%
Growth Alternatives	12%
Fixed Interest	17%
Cash	3%

## 41 – 50 Growth

You are a Growth investor seeking capital growth over the medium to long term. You are comfortable with the volatility associated with investing in growth assets if it means you have the opportunity to maximise your long term growth potential. You are seeking a well diversified portfolio and the potential for some tax effective income.



Australian Equities	38%
Global Equities	36%
Property and Infrastructure	10%
Growth Alternatives	16%
Fixed Interest	0%
Cash	0%

## >50 High Growth

You are a High Growth investor seeking strong capital growth over the long term. You are prepared to accept a high level of capital volatility in the short to medium term as a trade-off in achieving your long term investment objectives. You have little need for income and are prepared to invest for the long term.

# Disclosures & Authority to Prepare Advice Document

Client One

Client Two

1. The information provided in this Fact Find accurately documents my/our relevant personal circumstances and attitude to risk and return. I am/We are not aware of any other material information relevant to the provision of financial product or strategy advice and understand that this information is the basis on which my/our financial adviser and their associated Australian Financial Services Licensee (AFS Licensee) will provide advice.

☐ Yes ☐ No

☐ Yes ☐ No

2. I/We have received, read and understood my/our financial advisers and their associates AFS Licensee's Financial Services Guide (FSG) version , SFSG version  and FSG Fee Insert version  provided on  /  / .

☐ Yes ☐ No

☐ Yes ☐ No

3. Unless I/we have specifically requested otherwise, I/we confirm and consent to the collection, use and disclosure of my/our personal information in accordance with the procedures outlined in my financial adviser's AFS Licensee's Privacy Policy (which is available to me/us on request or by logging on to their website). I/We acknowledge and accept the Privacy Statement on Page 2 of this Confidential Fact Find.

☐ Yes ☐ No

☐ Yes ☐ No

4. I/We wish to be placed on the "No Contact/ No Call" register which entitles me/us not to be contacted regarding any financial products without my/our express consent, unless I/we specifically request otherwise. Note, if you select YES, this means you are unable to be contacted by your financial adviser about alternative products and services that may benefit you.

☐ Yes ☐ No

☐ Yes ☐ No

5. I/We wish to receive relevant Product Disclosure Statements, Financial Services Guides, Privacy Policies and Statements of Advice by either Paper Copy or Electronically via Email

☐ Yes ☐ No

☐ Yes ☐ No

## 6. Tax File Number Authority

I/We agree to the collection and retention of my/our Tax File Number/s ('TFN/s') by my/our financial adviser and their associated Australian Financial Services Licensee (AFS Licensee).

I/We understand that it will be used in connection with providing financial product and strategy advice and only in accordance with the legislative requirements (e.g. relevant taxation and superannuation laws). I/We understand that my/our financial planner and their associated AFS Licensee may provide my/our TFN/s to relevant financial institutions (e.g. life insurance companies and fund managers) and Government bodies (e.g. Australian Taxation Office and Centrelink) as required and only in accordance with the law, unless I/we specifically request otherwise in writing.

I/We understand that I/we do not have to supply my/our TFN/s and that it is not an offence not to do so. I/We further understand that if I/we choose not to supply my/our TFN/s, I/we may be taxed at a higher marginal rate than if I/we had supplied my/our TFN/s.

I/We understand that my/our TFN/s will be stored and treated as confidential and that my/our financial planner and their associated AFS Licensee will take all reasonable steps to prevent the loss, disclosure and/or misuse of my/our TFN/s by third parties.

Client 1 Tax File Number:

Client 2 Tax File Number:

## 6. Preparation of Advice document

I/We request that Infocus prepares an Advice document following my/our initial discussions and on confirming the subject matter of our advice to be;

I/We agree that I/we will pay: \$  per hour OR \$  (set fee) for the preparation and presentation of the Advice document, payable on presentation of the Advice document.

Client 1 Name

Signature

Date

Client 2 Name

Signature

Date

Adviser Name

Signature

Date

## Notification and Authorisation

## In Respect Of:

Client 1 Name:

Client 2 Name:

Client 1 DOB:

Client 2 DOB:

No & Street or  
PO Box Number:

No & Street or  
PO Box Number:

Suburb / Town: (

Suburb / Town: (

State & Postcode: ( ) ( )

State & Postcode: ( ) ( )

To whom it may concern,

I request that all relevant information on our investments, insurances, superannuation, bank accounts or other financial, family, business, trust or estate information be released by platform, product provider or other provider / professional to staff of Infocus Money Management (ABN 47 097 797 049), on request.

The Adviser's address and contact number are as follows:

Office:

Address: (

Phone:  Fax:  Email:

Please also accept a photocopy or facsimile of this letter as authority, as the original will stay on file at the above mentioned office. This authority shall remain in force for 365 days unless otherwise revoked.

Client 1 Name  Signature  Date  /  /

Client 2 Name ( ) Signature ( ) Date ( / / )

## Notes

[illegible]





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*Infocus Securities Australia Pty Ltd ABN 47 097 797 049 AFSL and Australian Credit Licence No. 236523 trading as Infocus Wealth Management*

**Contacting Infocus Wealth Management:**

To update your information, remove your name from our mailing list, access your information, or if you have an enquiry or complaint, please contact Infocus Head Office on 07 5458 9400 or write to: Infocus Wealth Management, PO Box 1856, SUNSHINE PLAZA QLD 4558.