

What to Bring to the First Meeting

Checklist

In order for your financial adviser to understand your current situation and develop a tailored plan, it's really important that you come to your first formal meeting with as much information about your financial situation as possible. You won't need all of this information when you meet with your adviser for the first time, but more so when you meet with your adviser to start working through your finances & goals in some detail. The following provides a checklist of the information your adviser might ask you for in your first meeting.

Income

- Payslips
- Pension entitlements
- Super entitlements

Assets

- Residential, holiday and investment properties
- Vacant land
- House contents, collectables, jewellery
- Motor vehicles boats, caravans
- Bank accounts
- Investments

Liabilities

- Mortgage or rental payments
- Other loans (investment, car)
- Credit card debt
- Any other liabilities

Expenses

- Housing expenses (rates, gas, electricity, water, telephone, building and contents insurance)
- Living expenses (food, entertainment, clothing, transport, education, health insurance)
- Personal expenses
- Any other expenses

Superannuation

- Latest Statement

Insurance

- Latest Statement

Preparing for your first meeting

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To make the most of your meeting, consider these questions:

- What is the most tax effective way for me to save and grow my assets?
- Am I ready to take advantage of the proposed changes to superannuation?
- Should I be saving via super, non-super or paying off the house?
- Is margin lending or gearing the right strategy for me?
- What insurance do I need to protect myself and my family?
- When should I start seriously planning for retirement?
- How much do I need to live comfortably in retirement?

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