



Appointment Checklist - What You Need To Bring

The Corporations Law requires that an adviser making financial recommendations, must have reasonable grounds for doing so. This means that an adviser must conduct an appropriate investigation into the financial objectives, situation and particular needs of a client.

Accordingly, could you please bring with you the following documents, if relevant and available:

- If employed, please bring a recent pay advice slip. Further if you are involved in a salary packaging arrangement with your employer, please bring a recent statement about your benefits and accruals in the scheme.
- Latest Personal Income Tax Return (Full Return) & Assessment Notice.

If you have a Company or Trust or Self Managed Superannuation Fund (SMSF), those financial accounts will also be useful.

- A recent statement for your Bank, Credit Union or other accounts.
- Particulars of any Loans or Debts – (such as Amount, Interest Rate, Repayments). A recent statement for the loan is very useful.
- Certificates or Statements for any Shares, Bonds, Debentures & Unit Trusts.
- Details of any Investment Property - (such as most recent Council Rates Assessment Notice). Purchase date and cost are important.
- Insurance Policies & Statements. The policy document and schedule provide key information and the most recent renewal notice gives up to date values.
- Most recent Superannuation Statements & Membership Booklet. Online statements are OK, but often lack the detail included in the printed version mailed to you by your superannuation fund.
- Copies of Wills, Powers of Attorney and Enduring Power of Guardianship held. Where you have a Family Trust or a SMSF in place, please bring the Trust Deed.
- Any other relevant information.

In our experience it is much better to bring some things along that you aren't sure you need to bring, rather than leave something at home that would have been helpful to have at the meeting.

Please note that all information provided will be treated as Strictly Confidential. We will make copies for our information and return the original documents to you.