

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:

- 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 accounts**, Credit Union or other accounts.
- If employed, please bring a recent **Pay Slip**. Details about accruals of Annual and Long Service Leave desirable. 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.
- Particulars of any **Loans or Debts** – (such as Amount, Interest Rate, Repayments). A recent statement for the loan is essential.
- Statements (incl. Issuer Sponsored or Broker Sponsored) or certificates 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.
- **Wills, Powers of Attorney, Enduring Power of Guardianship or Advanced Care Directives** held. Where you have a Family Trust or a SMSF in place, please bring the Trust Deed.
- **Centrelink details**, including most recent Income and Assets assessment if available.
- **Aged Care agreements** and related documents
- Any other relevant information.
- **If it would be easier for you to provide information via email, then please do so.** Note that there may be some documents such as Wills, or Trust Deeds where an original will be needed at some stage.