



FOCUSED
LIFE SOLUTIONS

LIFESTYLE APPRAISAL

Pre Appointment Worksheet

This initial interview is an opportunity for us to assess your present situation, take note of your goals and objectives, and generally discuss any concepts which we see may be able to benefit you. Of course it is also an opportunity for you to understand more about what we do and whether you feel there may be a good "fit" in us working together. It is important for you to know that this initial consultation is provided to you at a cost of \$120.00 and hence the information in this document is vital to you receiving full value from the initial appointment.

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Part A

Our planning system is a journey. We start with **financial sufficiency**, checking out the state of your current finances – looking at how you spend your income and what areas can be improved (usually by looking at opportunities to reduce tax and interest costs - two of the major expenses most people face). We review if there are any estate planning needed, insurances, that sort of thing.

Then we move onto **financial awareness** – which is about learning and building a strong foundation. We concentrate on what we can do before we move onto the next steps, which are **financial development** and finally **financial abundance**.

Client Profile	Client 1	Client 2
Title	_____	_____
Surname	_____	_____
Given Names	_____	_____
Preferred Name	_____	_____
Date of Birth	____ / ____ / ____	____ / ____ / ____
Sex	Male / Female	Male / Female

Your Contact Details

	Client 1	Client 2
Residential Address	_____	_____
Postal Address (if applicable)	_____	_____
Home Phone	_____	_____
Home Fax	_____	_____
Home E-mail	_____	_____
Mobile	_____	_____
Business Phone	_____	_____
Business Fax	_____	_____
Business E-mail	_____	_____
Preferred Contact	Home / Work / Mobile / Email	Home / Work / Mobile / Email

Your Dependants

Name	Relationship	Date of Birth	Financially Dependent?	Full Time Study?	Dependent Until Age
_____	_____	____ / ____ / ____	Yes / No	_____	_____
_____	_____	____ / ____ / ____	Yes / No	_____	_____
_____	_____	____ / ____ / ____	Yes / No	_____	_____
_____	_____	____ / ____ / ____	Yes / No	_____	_____

How did you learn about Focused Life Solutions?

- An existing client of Focused Life Solutions
- My Accountant
- Seminar
- Internet search engine
- Advertisement (eg. Yellowpages)
- News Article
- Newsletter
- From a friend / family / work colleague
- Other

Your Employment Details

	Client 1	Client 2
Employment Status	Employed / Self-employed	Employed / Self-employed
Employer	_____	_____
Employer Address	_____ _____ _____	_____ _____ _____
Occupation/Title	_____	_____
Qualifications	_____	_____
Start Date	/ /	/ /
Can you salary package?	Yes / No	Yes / No
If Yes, provide details	_____	_____
Salary/wages/earnings	\$ _____	\$ _____
Interest/dividends	\$ _____	\$ _____
Other (Rental, Family Allowance)	\$ _____	\$ _____
Total Income (before tax)	\$ _____	\$ _____
Notes: eg: bonuses / pay rises / etc	_____ _____ _____ _____ _____	

Hypothetical Financial Confidence Analysis

Please tick the box that best represents your confidence levels in each of the following hypothetical scenarios:

Lifestyle Goals

Long Term Goals require long term planning. How confident are you that you have a plan to enable you to achieve your financial goals.....for the long term?

Not Sure	Not Really confident	Reasonably Confident	Confident	Absolutely Confident

Wealth Creation

How confident are you that your retirement savings will be sufficient for the sort of retirement lifestyle you wish to lead?

Not Sure	Not Really confident	Reasonably Confident	Confident	Absolutely Confident

Wealth Protection

Speaking hypothetically, if you were injured and unable to work for any length of time, how confident are you that you will continue to receive sufficient income to cover all your expenses and ensure your lifestyle is not dramatically affected?

Not Sure	Not Really confident	Reasonably Confident	Confident	Absolutely Confident

Debt Management

Are you confident that all your loans are set up in the most appropriate way, in relation to ownership/taxation/interest rates & features.

Not Sure	Not Really confident	Reasonably Confident	Confident	Absolutely Confident

Cashflow & Taxation

Having an asset structured in the most appropriate tax vehicle (ie Super, Trust, Company) can maximize after tax benefits. How confident are you that your assets are set up in the most appropriate tax structure?

Not Sure	Not Really confident	Reasonably Confident	Confident	Absolutely Confident

Estate Planning

Most people have made wills, however speaking hypothetically, if you were to die tomorrow, how sure are you that your estate would be paid to your dependents as tax effectively as possible?

Not Sure	Not Really confident	Reasonably Confident	Confident	Absolutely Confident

Life Transitions

It is important to review the current and expected life experiences that you may encounter. If it is not applicable to you, please mark 'Not considered at this stage'. If you wish to add further comment you can do this in the comments box at the end each section.

1.1 Work Changes

	Experiencing Now	Anticipate short term (1-3yrs)	Anticipate long term (>3yrs)	Not Considered at this stage
Looking at a change in career	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Currently undertaking Education/Retraining	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Loss of job/Receive redundancy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Selling or closing a business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Taking on a business/equity partner	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Considering starting my own business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Retiring or phasing into retirement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Comments _____

1.2 Financial Changes

	Experiencing Now	Anticipate short term (1-3yrs)	Anticipate long term (>3yrs)	Not Considered at this stage
Purchase a home or renovations	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Selling your home to downsize	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you experienced a gain or windfall	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you experienced investment losses	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you received a bonus or share option	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you have Superannuation concerns	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you considering an investment opportunity	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Comments _____

Life Transitions (Cont)

1.3 Family

	Experiencing Now	Anticipate short term (1-3yrs)	Anticipate long term (>3yrs)	Not Considered at this stage
Start a family or expect a new baby	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Child special needs (orthodontist etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Child education (private school, tutor)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Child going to university	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Child getting married	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Grandchildren need help (education)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Concern about health of a family member	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Other

Comments

Lifestyle Assessment

How do you rate your current lifestyle?

Client 1

	Strongly disagree			Strongly agree	
I spend time with my family as often as I would like to	1	2	3	4	5
I enjoy my work	1	2	3	4	5
I spend time doing things I enjoy	1	2	3	4	5
I pay attention to my overall health (fitness & diet)	1	2	3	4	5
I feel that I have a balance between work and personal life	1	2	3	4	5

Client 2

	Strongly disagree			Strongly agree	
I spend time with my family as often as I would like to	1	2	3	4	5
I enjoy my work	1	2	3	4	5
I spend time doing things I enjoy	1	2	3	4	5
I pay attention to my overall health (fitness & diet).	1	2	3	4	5
I feel that I have a balance between work and personal life	1	2	3	4	5

Estate Planning

Most people have made wills, however speaking hypothetically, if you were to die tomorrow, how sure are you that your estate would be paid to your dependants as tax effectively as possibly?

	Yes	No	Unsure
Do you have a valid will?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you have an enduring power of attorney?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you considering a financial gift to children (deposit or home etc)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

IMPORTANT: Other than those issues identified in this worksheet is there a specific issue or financial concern that has prompted you to contact us?

Thank you for taking the time to complete this worksheet.

Complete the attached Assets & Liabilities Sheet.

Please then return to our office at: **PO Box 5336 Canning Vale South WA 6155**
or

Faxed to: 08 **9456 3177**

What should I bring to my initial appointment?

You should bring along copies or originals of the most recent statements relevant to your financial situation, such as;

- Loan/debt statements
- Superannuation Statements
- Most recent Tax Returns
- Overview of your share/managed funds accounts & Rental Properties (if applicable)
- Details of any social security payments
- Other financial documents

