

Preparing for your 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 and dreams in some detail.

The following provides a checklist of the information your adviser might ask you for in your first meeting.

Income

- Current payslip/s
- Pension entitlements
- Super entitlements
- Investment income (property, shares, etc.)
- Any other income

Expenses/liabilities

- Mortgage or rental payments
- Other loans (investment, car)
- Housing expenses (rates, gas, electricity, water, telephone, building and contents insurance)
- Living expenses (food, entertainment, clothing, transport, education, health insurance, medical fees)
- Personal expenses (sports, hobbies, subscriptions, other insurances, additional super contributions)
- Credit card debt
- Any other expenses or liabilities

Assets

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

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