

*Private & Confidential*

# Australian Personal Financial Profile

for \_\_\_\_\_



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## NOTES FOR COMPLETING THE PERSONAL FINANCIAL PROFILE

### 1. PERSONAL

Please note:-

- These questions are all relevant for us to provide you with proper tax and investment planning advice. Please help us to help you by answering fully.
- If you are unsure as to the detail of some of your investments, life assurance or pension arrangements then you may find it easier to attach appropriate photocopies.
- All of the information that you provide is treated as *strictly confidential*.
- We hope you find the explanatory notes helpful but, needless to say, if you think we can be of further assistance whilst completing the form, please do not hesitate to contact us.

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## 1. PERSONAL

Self

Spouse or Partner

Surname		Surname	
Maiden name		Maiden name	
Forename(s)		Forename(s)	
Title		Title	
Date of birth		Date of birth	
Country of birth		Country of birth	
Country of residence		Country of residence	
When will you take up Australian residency?		When will you take up Australian residency?	
Will your residence be permanent?		Will your residence be permanent?	
Marital status		Marital status	
Are you in good health?		Are you in good health?	
Do you smoke?		Do you smoke?	
Your passport number		Your passport number	
Occupation		Occupation	
If retired- former occupation		If retired- former occupation	

Your Current Address

Your Future Address

<p>Postcode</p> <p>Tel:                      Fax:</p>	<p>Postcode</p> <p>Tel:                      Fax:</p>
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**Notes**

## 2. YOUR FAMILY DETAILS

We think that you should be able to complete this page of the questionnaire without too many problems!

However, it may be sensible to explain why we ask for the details of the two generations ahead of you and the one behind i.e. children, grandchildren and parents. Obviously, the succession and inheritance legislation in every country in the world is different and it is therefore necessary to ask the questions opposite to ascertain the line of succession in your particular instance.

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## 2. YOUR FAMILY DETAILS

Children's details	Child 1	Child 2	Child 3	Child 4
Surname				
Forename(s)				
Title				
Date of birth				
Country of birth				
Country of residence				
Marital status				
Children of this marriage? If not, whose marriage or relationship.				

Grandchildren's details	Children of child 1	Children of child 2	Children of child 3	Children of child 4
Surname				
Forename(s)				
Date of birth				

Parents details	Self		Spouse/Partner	
Are your parents still alive?	Father	Yes/No	Father	Yes/No
	Mother	Yes/No	Mother	Yes/No

### Notes

### 3. FINANCIAL

#### **Income & Expenditure**

Please insert in this box, your current sources and levels of income and expenditure. Please consider carefully what your future income requirement might be, bearing in mind the reduced cost of living in Australia.

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#### **Capital Position**

Please put down the gross value of the property. If you have more than one UK property, please put down the cost of each house, rather than a collective amount. When completing the questions on home contents, consider that a 'standard' home contents insurance policy will offer an automatic minimum of £30,000 of cover.

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#### **Investments**

Please give the current market value of your investments.

We think that most conventional investments are covered by our list. If, however, you invest in slightly unusual areas, such as vintage cars or wines, please write the approximate value of these investments under "do you have any other form of investment?"

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### 3. FINANCIAL

<b>Income &amp; Expenditure</b>			
Self		Spouse/Partner	
Source	Annual income	Source	Annual income
1.		1.	
2.		2.	
3.		3.	
<b>Totals</b>		<b>Totals</b>	
Estimated annual living costs		Estimated annual living costs	
Please give details of any major future expense:			
What is your future income requirement?			

<b>Capital Position</b>			
	Self	Spouse/Partner	Joint
Value of UK property(ies)			
Do you intend to sell?	Yes/No	Yes/No	Yes/No
Value of house contents			
Value of overseas property			
Value of house contents			
Other assets ie cars/boats etc			
<b>Totals</b>			

<b>Investments</b>			
	Self	Spouse/Partner	Joint
Bank accounts - UK			
Bank accounts - other			
Building society deposits			
National savings bonds			
PEPs			
ISAs – cash or equity			
TOISAs			
OEICs or unit trusts			
Investment trusts			
Stocks & shares			
Investment bonds			
<b>Totals</b>			
Do you have any other form of investment?			

**Pensions**

It will assist your advisers greatly if you could please offer as much information as you can for this part of the questionnaire.

For UK State Retirement Benefit, please write 'State' and for Government/Local Authority pensions please identify the scheme as such i.e. Local Govt or AFPS etc.

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**Liabilities**

As with your properties, if you have more than one mortgage, identify the amount of each mortgage and which mortgage is charged against which property. Please do not include outstanding credit card balance(s), unless it is significant i.e. more than £5,000. In which case it should be entered under "Any other liabilities".

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<b>Pension Arrangements</b>	<b>SELF</b>		
	1.	2.	3.
Type of scheme			
Scheme provider			
Date started			
Scheme retirement age			
Current estimated value			
Commencement date			
Personal contribution			
Employers contribution			
Projected/actual benefits Tax free lump sum: Annuity:			

<b>Pension Arrangements</b>	<b>SPOUSE/PARTNER</b>		
	1.	2.	3.
Type of scheme			
Scheme provider			
Date started			
Scheme retirement age			
Current estimated value			
Commencement date			
Personal contribution			
Employers contribution			
Projected/actual benefits Tax free lump sum: Annuity:			

<b>Liabilities</b>	Self	Spouse/Partner	Joint
Mortgage on UK property			
Mortgage on overseas property			
H P balance outstanding			
Any other liabilities?			
<b>Totals</b>			

**Life Assurance**

It is particularly important, when completing this section, to identify what type of life assurance you have i.e. is it term assurance, whole of life assurance or an endowment and it is also sometimes helpful to know if it is unit linked or with profits. The sum assured and the premium are essential pieces of information.

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**Wills & Trusts**

This type of information is not always either readily available or remembered! It may be necessary to ask your legal adviser for the information we require. If you intend to reside permanently overseas and you are a party to a trust then it is important that we know in what capacity and the main provisions of the Trust(s).

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<b>Life Assurance</b>			
	Self	Spouse/Partner	Joint
Name of provider			
Type of plan			
Commencement date			
Maturity date			
Sum assured			
Premium amount/frequency			
Unit linked or with profits			
Total amount of cover on self			
Total amount of cover on Spouse/Partner			

<b>Wills &amp; Trust Arrangements</b>		
	Self	Spouse/Partner
Do you have a will?		
In which jurisdiction?		
When was this done?		
What are the main provisions?		
Have you established any Trusts?		
If yes, please give details:		

**Notes:**

#### 4. MISCELLANEOUS

##### **Objectives**

Although the questions and information on this page is rather less specific than the information you have so far provided, it is no less important and we would ask that you complete these last few questions!

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##### **Marketing Department**

Marketing is an essential part of every successful business and your answer will assist in providing our Marketing Department in deciding where our advertising is most effective.

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##### **Signatures**

Once you have completed the questionnaire we would be most grateful if you could sign to confirm that the information is correct. We re-iterate that all the information is strictly confidential and is not distributed to anyone outside the Siddalls Group of companies or our partner company – Global Pension Transfers in Australia, without your express permission.

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Thank you for completing the Personal Financial Profile.

#### 4. MISCELLANEOUS

<b>Objectives</b>	
What are your objectives for any savings or your capital?	
Are there any financial factors that are likely to affect your med/long term planning?	
Are there any other relevant facts about your future plans or objectives that you think might be of relevance?	
What is your attitude to risk?	Please complete the separate questionnaire
Will you be working abroad? If so give details	
When do you intend to move?	
<b>Is there anything that we have missed?</b> If so please tell us what.	

<b>Marketing</b>	
Where did you first learn of Siddalls?	

#### Signatures

We confirm that the information given in this document is accurate to the best of my/our knowledge and understand that by signing below, I/we place myself/ourselves under no obligation whatsoever (please circle)

The information provided to Siddalls will be held in the strictest confidence and will not be shared outside Siddalls Group Companies or our Australian Partner – Global Pension Transfers.

Siddalls may use this information to contact me/us for marketing purposes yes/no (please circle)

Signature:

Signature:

Date:

Date

## 5. YOUR ATTITUDE TO INVESTMENT RISK

It is most likely that a part, or all, of your existing investment portfolio, or the net proceeds of sale of your former home in the UK, will require placement into overseas investments for tax efficient income or growth.

It is imperative that we understand your attitude to risk, enabling us to place your hard earned wealth into a risk profile with which you are comfortable, offering you the peace of mind to get on with enjoying your new life abroad.

Please carefully consider the risk profiles on the facing page and indicate what percentages of any cash available for investment you would like placed in which profile.

This is something that will have to be discussed with your advising consultant and it might be necessary, as a result of your conversation, that another form is completed. However, at this stage we would like to know your initial thoughts.

The total should add up to 100%.

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## 5. YOUR ATTITUDE TO INVESTMENT RISK

Risk Profiles	%
<p><b>Low Risk:</b> I am cautious and dislike risk. I prefer security of capital and predictable investments. I accept that this may result in low rates of return being earned on my portfolio. I also accept that interest returns from deposit based investments move up and down, and when compared to the rate of inflation may produce a poor real return.</p>	
<p><b>Low to Medium Risk:</b> I am prudent in my outlook. I am attracted to the security of lower risk investments, but I am willing to accept limited exposure to equity investments (stocks and shares). I am therefore prepared to accept a limited degree of fluctuation in the value of my capital in the hope of improved medium to long-term returns.</p>	
<p><b>Medium Risk:</b> For medium to long-term investments, I will accept a broadly based approach which includes a proportion in equity based investments (stocks and shares). I am prepared to accept a degree of fluctuation in the value of my capital in return for the potential for good medium to long-term rewards.</p>	
<p><b>Medium to High Risk:</b> I am looking for above average returns over the long term with associated short term risks of significant fluctuations in value. I am able to withstand the discomfort of volatility and willing to ride out financial storms.</p>	
<p><b>High Risk:</b> I am willing to accept a high level of risk in relation to my portfolio. I realise that such an approach may include investments in specialist sectors and products whose performance may be highly volatile. I also appreciate that certain high risk investments may not be readily realizable, as there may not be a ready market for the sale of such investments and that access to reliable data for valuing such investments may be restricted.</p>	

Client signature(s):

Date:

Consultant signature:

Date: