

Your first appointment with your financial adviser

Bring along to your appointment:

Bringing along as many financial documents with you as possible will help your financial adviser assess your current financial position.

- Details of all your investments.
- Details of your superannuation policies.
- Details of any life insurance policies.
- Details of any accident/sickness policies.
- List of current assets and liabilities.
- Budget showing your income and expenses.

Questions that you might like to ask your financial adviser:

To make the most of your meeting, consider these questions:

- What is the most tax effective way for me to save and grow my assets?
- Am I ready to take advantage of the proposed changes to superannuation?
- Should I be saving via super, non-super or paying off my mortgage?
- Is margin lending or gearing an appropriate strategy for me?
- What insurance do I need to protect myself and my family?
- When should I start seriously planning for my retirement?
- How much do I need to accumulate so I can live comfortably in my retirement?