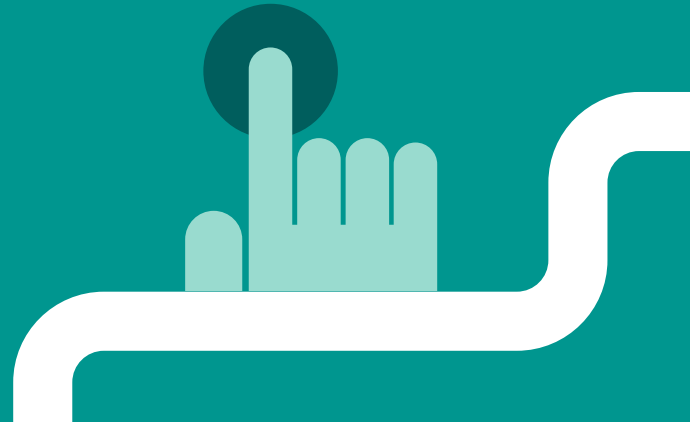


Prepare to meet with your financial adviser



Getting the most out of your meeting with a financial adviser starts with preparation.

Gathering and organising relevant information helps provide a clear picture of your financial situation and priorities and allows your adviser to spend more time answering your questions, offering valuable advice, and ultimately helping you achieve your financial goals.

What to bring or provide ahead of your adviser appointment

Information about your current financial position

Unavoidable expenses: mortgage payments, rent, groceries, and essential bills.

Non-essential expenses: planned holidays, entertainment, and dining out.

Assets: your home, vehicles, shares, investment properties.

Liabilities and debts: credit cards debt, personal loans, mortgage balance.

Income: details of any income from work, government benefits, investments, or other sources.

Planned expenditure: any large upcoming expenses that need to be budgeted for.

Information about your tax

Most recent tax return or notice of assessment.

Information about your superannuation

Current super balance and any projections you have.

Additional super contributions such as salary sacrifice and after-tax contributions.

Current super investment option/s. Think about why you have chosen this option, and about the level of investment risk you are comfortable with.

Your insurance details

Information on any death & total permanent disability (TPD) cover, and income protection insurance you have inside and outside super.

Your retirement goals

Your timeframe for retirement. Retirement strategies can take time to work, so it's a good idea to see an adviser at least five to 10 years before you plan to retire.

The type of lifestyle you want to have in retirement – such as where you'll live, and how much you'll travel.

Whether you want to spend or preserve your super.

Disclaimer:

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