



# Confidential Fact Finder and Debt Portfolio Analysis

To Identify Your Current Financial Position and  
Assist in the Preparation of a Loan Portfolio Plan

Client(s): \_\_\_\_\_

Date completed: \_\_\_\_\_



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Authorised representative\*  
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# PERSONAL SUMMARY

	Client 1	Client 2
Title (Mr./Mrs./Ms/Miss/Dr)		
Surname		
Given Names		
Preferred Names		
Marital Status		
Date of Birth		
Place of Birth		
Address		
City/Suburb		
State & Postcode		
Home Phone		
Work Phone		
Mobile		
Preferred Contact Number	<input type="checkbox"/> Home <input type="checkbox"/> Work <input type="checkbox"/> Mobile	<input type="checkbox"/> Home <input type="checkbox"/> Work <input type="checkbox"/> Mobile
Facsimile		
E-mail		

## Children / Dependents

Name	Date of Birth	Dependent?	
		<input type="checkbox"/> Yes	<input type="checkbox"/> No
		<input type="checkbox"/> Yes	<input type="checkbox"/> No
		<input type="checkbox"/> Yes	<input type="checkbox"/> No
		<input type="checkbox"/> Yes	<input type="checkbox"/> No

## Professional Advisers

Firm/Company Name	Adviser Name	Service Provided
		Solicitor / Legal / Conveyancer
		Accountant / Taxation
		Licenced Financial Planner
		Insurance Broker

## Employment Details

	Client 1	Client 2
Occupation		
Industry		
Employment Status (part time, full time, self-employed)		
Entity Structure where self-employed	Sole Trader / Partnership / Trust / Company	Sole Trader / Partnership / Trust / Company
Employer's/Business Name		
Employment Commencement Date		
Is there likely to be a change in employment status?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

If yes, please detail change in status:

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<b>Expenditure Details</b>					
<i>Description</i>	<b>Amount</b>	<b>Next Due</b>	<b>Frequency (circle)</b>	<b>Annual Amount</b>	<b>Tax Ded.</b>
Groceries			W / F / M / Q / HY / Y		Y / N
Entertainment			W / F / M / Q / HY / Y		Y / N
Newspapers, Magazines			W / F / M / Q / HY / Y		Y / N
Child Care			W / F / M / Q / HY / Y		Y / N
Child Maintenance			W / F / M / Q / HY / Y		Y / N
Education – School Fees			W / F / M / Q / HY / Y		Y / N
Education – Uniforms			W / F / M / Q / HY / Y		Y / N
Education – Stationery			W / F / M / Q / HY / Y		Y / N
Clothing - Client 1			W / F / M / Q / HY / Y		Y / N
Clothing - Client 2			W / F / M / Q / HY / Y		Y / N
Clothing – Dependents			W / F / M / Q / HY / Y		Y / N
Dry Cleaning			W / F / M / Q / HY / Y		Y / N
Alcohol			W / F / M / Q / HY / Y		Y / N
Cigarettes			W / F / M / Q / HY / Y		Y / N
Personal Needs			W / F / M / Q / HY / Y		Y / N
Tools/Books/Hobbies/			W / F / M / Q / HY / Y		Y / N
Fitness Club Memberships			W / F / M / Q / HY / Y		Y / N
Sporting Associations			W / F / M / Q / HY / Y		Y / N
Rent			W / F / M / Q / HY / Y		Y / N
Council Rates			W / F / M / Q / HY / Y		Y / N
Water			W / F / M / Q / HY / Y		Y / N
Electricity			W / F / M / Q / HY / Y		Y / N
Gas			W / F / M / Q / HY / Y		Y / N
Telephone – Landline			W / F / M / Q / HY / Y		Y / N
Telephone – Mobile 1			W / F / M / Q / HY / Y		Y / N
Telephone – Mobile 2			W / F / M / Q / HY / Y		Y / N
Professional Fees			W / F / M / Q / HY / Y		Y / N
Donations			W / F / M / Q / HY / Y		Y / N
Work/Union Fees			W / F / M / Q / HY / Y		Y / N
Holidays			W / F / M / Q / HY / Y		Y / N
Gifts			W / F / M / Q / HY / Y		Y / N
			W / F / M / Q / HY / Y		Y / N
			W / F / M / Q / HY / Y		Y / N
<b>SUB TOTAL</b>					

**Expenditure Details (continued)**

<i>Description</i>	<b>Amount</b>	<b>Next Due</b>	<b>Frequency (circle)</b>	<b>Annual Amount</b>	<b>Tax Ded.</b>
Motor vehicle expenses					
Registration			W / F / M / Q / HY / Y		Y / N
Licence			W / F / M / Q / HY / Y		Y / N
Lease / Hire Purchase			W / F / M / Q / HY / Y		Y / N
Third Party Insurance			W / F / M / Q / HY / Y		Y / N
Comprehensive Insurance			W / F / M / Q / HY / Y		Y / N
Fuel			W / F / M / Q / HY / Y		Y / N
Maintenance			W / F / M / Q / HY / Y		Y / N
Motoring Body Mbrship			W / F / M / Q / HY / Y		Y / N
Motor vehicle 2 expenses					
Registration			W / F / M / Q / HY / Y		Y / N
Licence			W / F / M / Q / HY / Y		Y / N
Lease / Hire Purchase			W / F / M / Q / HY / Y		Y / N
Third Party Insurance			W / F / M / Q / HY / Y		Y / N
Comprehensive Insurance			W / F / M / Q / HY / Y		Y / N
Fuel			W / F / M / Q / HY / Y		Y / N
Maintenance			W / F / M / Q / HY / Y		Y / N
Motoring Body Mbrship			W / F / M / Q / HY / Y		Y / N
Insurances and Investment			W / F / M / Q / HY / Y		Y / N
House Insurance			W / F / M / Q / HY / Y		Y / N
Contents Insurance			W / F / M / Q / HY / Y		Y / N
Health			W / F / M / Q / HY / Y		Y / N
Permanent Disability			W / F / M / Q / HY / Y		Y / N
Income Protection			W / F / M / Q / HY / Y		Y / N
Life Cover			W / F / M / Q / HY / Y		Y / N
Trauma Cover			W / F / M / Q / HY / Y		Y / N
Superannuation			W / F / M / Q / HY / Y		Y / N
Investment/Insurances			W / F / M / Q / HY / Y		Y / N
Other			W / F / M / Q / HY / Y		Y / N
					Y / N
					Y / N
					Y / N
<b>TOTAL</b>	<b>\$</b>			<b>\$</b>	

Notes:

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**Net Cashflow**

	<b>Client 1</b>	<b>Client 2</b>
Income (c/forward from page 4)		
Estimated Tax Payable		
Net (After Tax) Income		
Expenditure (b/forward from page 6)		
Income Surplus / Deficiency		
Available for Mortgage Servicing		

*Notes:*

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# PERSONAL FINANCES AND LIFESTYLE - ASSETS

**Care:** Superannuation investments should not be included here

Description	Owner (C1,C2,J)	Date Purchased	Purchase Price	Current Value				
<b>Lifestyle Assets</b>								
Home								
Contents								
Motor Vehicles								
Caravan/Boat								
Jewellery								
Artwork								
Antiques								
<b>Investments</b>								
Description	Owner (C1,C2,J)	Date Purchased	Purchase Price	Current Value	Return % p.a	Income p.a.		
Fixed Interest								
Property Managed Investments								
Equities								
<b>Business &amp; Other Assets</b>								
<b>Total</b>								

## PERSONAL FINANCES AND LIFESTYLE - LIABILITIES

Description	Lender / Credit Provider	Amount Owing	Monthly payment	Interest Tax Deductible?	Maturity Date	Loan Type & Interest Rate P&I/IO %	Amount Borrowed or Credit Limit
<b>Personal Liabilities</b>							
Home Mortgage							
Personal Loan 1							
Personal Loan 2							
Investment Loan 1							
Investment Loan 2							
LOC Sub A/c 1							
LOC Sub A/c 2							
Lease							
Credit Card 1							
Credit Card 2							
Tax Liability							
<b>Business &amp; Other Liabilities</b>							

*Notes:*

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## Personal Risk Insurance Schedule

Description of Cover	Life Insurance Company	Life Insured	Owner (C1, C2, J)	Commencement Date	Sum Insured Monthly Benefit	Income Protection Insurance		Total Permanent Disability Sum Insured	Premium and Payment Frequency	Policy Number
						Waiting Period	Benefit Period			
Income Protection										
Income Protection										
Term / TPD										
Term / TPD										
Trauma										
Trauma										

## General Insurance Schedule

Description of Cover	General Insurance Company	Insured	Due Date	Commencement Date	Premium and Payment Frequency	Policy Number	Notes	
Motor Vehicle								
Motor Vehicle								
House								
Contents								
Specified Items								
Health								

**ESTATE PLANNING**

**Client 1**

**Client 2**

Do you have a current Will?

Yes  No

Yes  No

When was your Will last updated?

Have your circumstances changed since last updated?

Yes  No

Yes  No

Who is the Executor of your estate?

Will your debts be extinguished on death?

Yes  No

Yes  No

Will your beneficiaries have sufficient income on death?

Yes  No

Yes  No

Do you have a power of attorney in existence?

Yes  No

Yes  No

If so, which Type and in what State was it prepared?

Do you wish to live off investment income and pass all of your capital on to your estate?

Yes  No

Yes  No

Other points e.g. extended family, binding agreements, testamentary trust structures:


Notes:

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\* Authorised representative of Australian Mortgage Planners