



Member Fact Find

All information gathered via this document and any subsequent interviews will be kept strictly private and confidential.

Important Notice To Clients

The Corporations Act 2001 requires that an adviser making financial recommendations must have reasonable grounds for making those recommendations. This means that an AvSuper adviser must conduct an appropriate investigation as to the financial objectives, situation and particular needs of the member. The information requested in this form will allow the adviser to provide recommendations to the AvSuper member and will be used solely for that purpose. We accept no liability for any advice given on the basis of inaccurate or incomplete information.

Member Name:

Spouse/Partner Name:

Adviser Name:

Type of advice required

Goals and objectives

My personal details

	Member				Spouse			
	Mr	Mrs	Ms	Other: _____	Mr	Mrs	Ms	Other: _____
Title:								
Surname:								
Given Names:								
Preferred Name:								
Date of Birth:	/ /				/ /			
Gender:	<input type="checkbox"/> Male		<input type="checkbox"/> Female		<input type="checkbox"/> Male		<input type="checkbox"/> Female	
Marital Status:	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Engaged <input type="checkbox"/> Widowed		<input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> De Facto <input type="checkbox"/> Other: (specify) _____		<input type="checkbox"/> Married <input type="checkbox"/> Engaged <input type="checkbox"/> Widowed		<input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> De Facto <input type="checkbox"/> Other: (specify) _____	
Tax Resident Status:	<input type="checkbox"/> Resident		<input type="checkbox"/> Non-Resident		<input type="checkbox"/> Resident		<input type="checkbox"/> Non-Resident	
Resident Status:	<input type="checkbox"/> Permanent Resident <input type="checkbox"/> Non-Permanent Resident				<input type="checkbox"/> Permanent Resident <input type="checkbox"/> Non-Permanent Resident			
Employment Status:	<input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Substantially Self employed <input type="checkbox"/> Other:		<input type="checkbox"/> Unemployed <input type="checkbox"/> Retired		<input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Substantially Self employed <input type="checkbox"/> Other:		<input type="checkbox"/> Unemployed <input type="checkbox"/> Retired	

Name of any Children/Dependents	Relationship	Date of Birth	Sex (M/F)	Financially Dependant	Dependant Until Age
		/ /		<input type="checkbox"/> Y <input type="checkbox"/> N	
		/ /		<input type="checkbox"/> Y <input type="checkbox"/> N	
		/ /		<input type="checkbox"/> Y <input type="checkbox"/> N	
		/ /		<input type="checkbox"/> Y <input type="checkbox"/> N	

My contact details

Residential Address: Street: _____
 Suburb: _____
 State: _____ Postcode: _____
 Street: _____

Postal Address: Suburb: _____
 State: _____ Postcode: _____
 Street: _____

Business Address: Suburb: _____
 State: _____ Postcode: _____

Home Phone: _____

Personal Mobile: _____

Personal Email: _____

Business Phone: _____

Business Mobile: _____

Business Email: _____

Other: _____

Preferred Contact Method/Time: _____

My employment (if relevant)

	Member	Spouse
Occupation:		
Job Title:		
Position:	<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Casual <input type="checkbox"/> Contractor	<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Casual <input type="checkbox"/> Contractor
	No. of Hours per week if Casual/PT _____	No. of Hours per week if Casual/PT _____
Employer Details:	Name: Phone:	Name: Phone:

My income

Net Salary / Wages:

Please circle correct response:

Weekly / Fortnightly / Monthly / Yearly

Other Taxable Income
(including investment income):

Other Tax-free Income:

Is the above income expected to
change over the next 12 months?

If yes, provide details:

Do you currently receive any
Centrelink or Dept. Veteran Affairs
(DVA) benefits?

Fortnightly Pension/Allowance:

	Member	Spouse
Net Salary / Wages:	\$	\$
Other Taxable Income (including investment income):	\$	\$
Other Tax-free Income:	\$	\$
Is the above income expected to change over the next 12 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, provide details:		
Do you currently receive any Centrelink or Dept. Veteran Affairs (DVA) benefits?	<input type="checkbox"/> Centrelink <input type="checkbox"/> DVA <input type="checkbox"/> Nil	<input type="checkbox"/> Centrelink <input type="checkbox"/> DVA <input type="checkbox"/> Nil
Fortnightly Pension/Allowance:	\$	\$

My expenses

Type	Amount \$	Frequency Weekly/Monthly/Quarterly/ Annually	Total per year \$ (Amount x Frequency)
Housing			
Personal			
Transport			
Entertainment			
Dependants			
Loans			
Insurance			
Total			\$ p.a.

One-off additional income/expense amounts

Description	Income or Expense	Amount	Date
			/ /
			/ /
			/ /

My assets and liabilities

Lifestyle assets and liabilities (non-tax deductible)

Examples: personal loan, credit card, car loan

Asset	Owner	Market/Insured Value \$	Current Loan		Repayment Amount \$ per period	Type of Loan & Interest Rate (Interest Only/P&I) % Rate
			Balance (\$)	Term (Months)		
Family Home/Mortgage:						
Motor Vehicle:						
Home Contents:						
Other:						
Other:						
Other:						
Other:						

Investment assets and liabilities (excluding Superannuation – please refer to following table)

Asset/Property	Owner	Market/Insured Value \$	Current Loan		Repayment Amount \$ per period	Type of Loan & Interest Rate (Interest Only/P&I) % Rate
			Balance (\$)	Term (Months)		

Superannuation assets

Super Fund	Owner	Value \$	Type of insurance via Super Fund

My insurance details

The information in this section of our Fact Finder can assist us with an overall view of your financial situation even if you are not requesting insurance advice.

Death cover	Member	Spouse
Replacement income requirements		
how long income is needed	years	years
amount required pa after tax	\$	\$
children's education pa	\$	\$
how long will education be needed?	years	years
expected return on investment	\$	\$
indexation	\$	\$
TOTAL	\$	\$
Capital requirements		
home mortgage	\$	\$
other liabilities	\$	\$
childcare/housekeeper/nanny	\$	\$
education	\$	\$
other	\$	\$
TOTAL	\$	\$
Less assets that could be converted to cash	(\$)	(\$)
TOTAL life cover needed	\$	\$

Income protection	Member	Spouse
Current salary	\$	\$
Cover required	<input type="checkbox"/> 75% salary <input type="checkbox"/> other \$	<input type="checkbox"/> 75% salary <input type="checkbox"/> other \$
waiting period (days)	<input type="checkbox"/> 30 <input type="checkbox"/> 60 <input type="checkbox"/> 180	<input type="checkbox"/> 30 <input type="checkbox"/> 60 <input type="checkbox"/> 180
benefit period (years)	<input type="checkbox"/> 2 <input type="checkbox"/> 5 <input type="checkbox"/> to age 65	<input type="checkbox"/> 2 <input type="checkbox"/> 5 <input type="checkbox"/> to age 65

TPD	Member	Spouse
Replacement income requirements		
how long income is needed	years	years
amount required pa after tax	\$	\$
children's education pa	\$	\$
how long will education be needed?	years	years
expected return on investment	\$	\$
indexation	\$	\$
TOTAL	\$	\$
Capital requirements		
medical expenses	\$	\$
home mortgage	\$	\$
other liabilities	\$	\$
childcare/housekeeper/nanny	\$	\$
home modifications	\$	\$
recovery income	\$	\$
other	\$	\$
TOTAL	\$	\$
Less assets that could be converted to cash	(\$)	(\$)
TOTAL life cover needed	\$	\$

Other insurance cover for member (eg funeral, house, car, boat, content, trauma)

	Policy 1	Policy 2	Policy 3	Policy 4
Type of cover				
Policy number				
within super?	<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
policy owner				
amount insured	\$	\$	\$	\$
insurer				
commenced				
premium	\$	\$	\$	\$
premium frequency				

Other insurance cover for spouse (eg funeral, house, car, boat, content, trauma)

	Policy 1	Policy 2	Policy 3	Policy 4
Type of cover				
Policy number				
within super?	<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
policy owner				
amount insured	\$	\$	\$	\$
insurer				
commenced				
premium	\$	\$	\$	\$
premium frequency				

AvSuper Risk Analysis

To get an idea of your risk profile (that is, how comfortable you are with investment risk), read the following questions and choose the most appropriate response. Once you have answered all 7 questions, add up the score for your responses (to the left of each response) and find your total score on our risk profile table.

1. How long do you expect to have your super invested?

Score		Response
1	1 – 2 years	
2	3 – 5 years	
3	6 – 8 years	
4	9 – 12 years	
5	Greater than 12 years	

2. Which statement best describes your main investment objective?

Score		Response
1	Generate a regular income from investments	
2	Generate income and some capital growth	
3	Generate a combination of income and capital growth	
4	Generate capital growth with some income	
5	Grow the capital value of my investments	

3. Is the potential for high returns more important to you than short term fluctuations in the value of your capital?

Score		Response
1	Not at all	
2	Limited	
3	Somewhat	
4	Mostly	
5	Definitely	

4. Which of these statements best describes your investment experience/knowledge?

Score		Response
1	I have never invested money (other than in banks and cash accounts) and have little experience of the behaviour of investment markets	
2	I have some experience and/or understanding of investment markets and their behaviour	
3	I have had some experience with investing shares or managed funds and understand the importance of diversification	
4	I have previously invested money in various types of investments, understand that markets may fluctuate and that different market sectors offer different income and growth characteristics	
5	I have previously invested substantially in share and / or property investments and understand the various factors that may influence performance	

5. Would you be willing to invest your funds in investments that could return as much as 30% in a good year or lose -10% in a bad year, with a likelihood of a negative return of 1 year in 7?

Score		Response
1	I would not be willing to make an investment with such a high chance of loss	
2	I may consider such an investment with a small amount of money but would be uncomfortable with the potential for loss	
3	I would consider such an investment with some of my funds	
4	I would be willing to consider investing a fair proportion of my funds in such an investment	
5	I would be happy to invest the majority of my funds in such an investment with the aim of achieving a high return and acceptance of the potential downside	

6. Generally, how often would you take a risk to gain more?

Score		Response
1	Never	
2	Sometimes	
3	Usually	
4	Often	
5	Always	

7. If after making an investment, you experienced a significant decrease in the value of your investment, such as -20%, how would you react?

Score		Response
1	I would be extremely concerned	
2	I would be concerned and consider moving to a more conservative investment	
3	I would be prepared to maintain my investment with the hope that performance would improve	
4	I would be comfortable with the understanding that longer term investments can fluctuate and would be happy to retain the investment	
5	If I had additional funds, I would consider investing more funds whilst prices were low	

Total Score	
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I agree that my risk profile is:

Score	Risk profile	Profile description
7 - 10	Defensive	You prefer a low level of risk and only a small likelihood of negative returns. You are comfortable with earning a moderate level of interest on your investment.
11 - 15	Conservative	You have a preference for lower levels of risk, however you are comfortable with a limited exposure to growth assets to allow your investment to achieve a reasonable return.
16 - 20	Stable	You would like your investment to earn a good return, however you are conscious of limiting the level of risk that your investment is exposed to. You are comfortable with an investment that provides you with a balance between security and growth.
21 – 25	Balanced	You are seeking a balance between capital growth and wealth preservation and accept a reasonable level of returns and a medium level of risk. You are aware of the possibility of losses from time to time but have an expectation of growth over the medium to longer-term.
26 – 30	Growth	You appreciate that super is a long term investment and that a higher level of exposure to growth assets – and therefore a higher level of risk in short term returns – is required. You are comfortable with the knowledge that the value of your investment will rise and fall in changing market conditions in the short term.
31 - 35	High Growth	You have a long term investment horizon and your primary objective is to maximise the long term return on your investment. You are willing to accept a high level of risk to achieve this in the short term. You have a good understanding of investment principles and are comfortable investing entirely in growth assets. You are aware that at times your investment will be subject to negative returns.

My signature: _____ **Date:** _____

Disclaimer and acknowledgements

FINANCIAL SERVICES GUIDE AND PRIVACY STATEMENT

I/We acknowledge I/we have read and fully understood the attached AvSuper Financial Services Guide dated 1 November 2018 and Privacy Notice dated 16 April 2018.

MEMBER STATEMENT

- I/We hereby declare the information provided in this form is true and correct to the best of my/our knowledge.
- I/We are not aware of any other information which would be relevant to the making of a recommendation by an AvSuper Representative.
- I/We give permission for this information to be used for the preparation of my/our Statement of Advice and I/we understand that the recommendations will be solely based on the information supplied in this form and obtained under the completed 'Authority to Obtain Information' form, if applicable.
- If I/we have not provided all requested information that may be of relevance in providing advice to me/us, I/we acknowledge that my/our Adviser has provided me/us with the following warning:
 - As your Adviser I have not been able to assess your financial needs and objectives as you have declined to provide full details of your personal financial position.
 - Due to the defined scope of the advice, you need to consider the effect of this advice on your objectives, financial situation, and needs before implementing where the information you have provided is incorrect or incomplete and the recommendations have been made, based on this information given.

MEMBER LIMITED ADVICE STATEMENT

Legislation requires your AvSuper Representative to "know the client" before making any recommendations. However, there is provision that in certain circumstances the Representative may supply limited advice. If you are seeking limited advice, you must make this known at the time of the interview and recognise that the recommendations will only relate to that limited advice being sought.

I/We require only limited advice in relation to:

REQUEST FOR PREPARATION OF STATEMENT OF ADVICE

I/We wish to proceed with a Statement of Advice prepared by _____ (AvSuper Representative) and based on our discussions. We agree to pay a fee of \$_____ (GST inclusive) for the preparation of a Statement of Advice.

Signed: _____	Signed: _____
Member Name: _____	Spouse Name: _____
Date: _____ / _____ / _____	Date: _____ / _____ / _____
Signed: _____	Date: _____ / _____ / _____
Adviser Name: _____	

AvSuper Financial Services Guide

1 November 2018

This Financial Services Guide (FSG) is an important document that provides you with information about our services, our representatives, and your rights as a client, including our complaints system, to help you understand our services. If you need more information about any matter in this document, please ask us. If you have not already received the relevant AvSuper Product Disclosure Statement (PDS), you can obtain one from our website or by calling us on 1300 128 751.

Things you should know before you get our advice

Who is the provider of the financial service given to me?

If you contact AvSuper by telephone, email or letter, advice will generally be provided to you directly by AvSuper Pty Ltd ("AvSuper"), the Trustee of the AvSuper Fund, through its representatives.

Who will be responsible for the advice given to me?

AvSuper holds an Australian Financial Services License under the Corporations Act 2001 and is liable for services provided by its representatives. AvSuper also holds Professional Indemnity Insurance cover which (subject to policy terms and conditions) extends to the conduct of employees. These arrangements meet the requirements of the Corporations Act 2001.

What financial services are available to me?

AvSuper and its representatives provide both personal financial advice and general financial product advice specific to superannuation, including AvSuper's superannuation products.

You can also contact us to provide any special instructions by telephone on 1300 128 751 or in writing to AvSuper, PO Box 223, Civic Square, ACT 2608 or email avsinfo@avsuper.com.au

Will I pay for the service?

Factual information or general advice is provided to members at no extra charge. The cost of these services is included in the administration fee charged for AvSuper membership. We do not charge any additional fees or obtain any commissions for this service.

We also provide members with personal advice that takes into account your individual circumstances and needs. We will advise you upfront what fees you will pay before we provide the services. The fee that you will be charged will depend on the level of complexity of the personal advice that you require, allowing for the time required to gather and consider information about you, determine your financial needs, perform research, prepare a Statement of Advice and assist you in implementing any recommendations.

At no time will commissions be paid by AvSuper for any advice provided.

How are AvSuper representatives remunerated?

Our representatives receive a salary related to their duties. They do not receive commissions, bonuses or other benefits or fees for the financial advice that they provide to you.

Do any relationships or associations exist which might influence AvSuper providing financial services?

No person or company is paid a commission or receives any other benefit for referring you to us.

When you get our advice

Will you give me advice which is tailored to my investment needs and financial circumstances?

AvSuper offers advice which is limited to your existing (or prospective) membership within the Fund. We generally cannot provide you with personal financial advice which is not related to your membership within AvSuper. Therefore you should consider the appropriateness of the advice, considering your full financial situation before acting on the advice or making an investment decision.

If you require access to a licensed financial adviser for your non-superannuation assets, please refer to the Financial Planners Association of Australia (FPA) website.

If you have a complaint

AvSuper is committed to handling complaints promptly and fairly, and manages complaints in the strictest confidence. If you have any complaints about the advice provided, you can contact us by phoning 1300 128 751 or sending a written complaint to The Complaints Officer, AvSuper, PO Box 223, Civic Square, ACT 2608 or email avsinfo@avsuper.com.au. If your complaint is unanswered or not resolved to your satisfaction within 90 days, you may have the right to refer it to the Australian Financial Complaints Authority on 1800 931 678.



✉ avsinfo@avsuper.com.au
☎ 1300 128 751 or 02 6109 6888
📍 AvSuper Trustee - PO Box 223, Civic Square, ACT 2608

www.avsuper.com.au



AvSuper Privacy Notice

Prepared at 16 April 2018

Issued by AvSuper Pty Ltd (ABN 46 050 431 797, AFS License No. 239078) as Trustee of the AvSuper Fund (ABN 84 421 446 069) for members and potential members of AvSuper. This notice (or statement) may be updated at any time – our website will always show the current version or you can call us for a copy.

Collection of your personal information

We collect personal information about you so that we can admit you as a member of the Fund and provide you with services and benefits in connection with your AvSuper membership.

If relevant, we may also collect personal information about you from your employer.

If we do not collect your personal information, we may be unable to admit you as a member of the Fund or provide you with these services and benefits. If you do not provide your tax file number (TFN), additional tax will be payable on employer and salary sacrifice contributions, you will be unable to make personal after-tax contributions, and you will not qualify for the government co-contributions scheme (even if otherwise eligible).

Disclosure of your personal information

AvSuper has appointed a fund administrator, along with a life insurer and other organisations who may provide services to you on our behalf. They are authorised to use your personal information under the strictest confidence and only to administer your fund membership, or to provide you with information about the services available to you as an AvSuper member.

We may also disclose your personal information to your employer or to regulatory bodies such as the Australian Taxation Office, or a Court or Tribunal where it is required by law. The Trustee has tight procedures in place to safe guard your data when it is sent anywhere.

AvSuper has strict security measures and secure document storage facilities in place, and the Trustee ensures that staff who handle or have access to your personal information, and our administrator and insurer, have the knowledge and skills to protect it from unauthorised access or misuse.

From time to time, AvSuper may commission independent researchers to contact members as part of member surveys. For this purpose, AvSuper provides members' names and contact details. The objective of surveying members is to ensure that AvSuper tracks member satisfaction with our products and services.

Your personal information will not be used or disclosed for any other purpose without your consent, except where required by superannuation, taxation or other relevant law.

Our Privacy Policy

AvSuper's Privacy Policy sets out our approach to the management of personal information. You can see a copy of our Privacy Policy by contacting us or visiting our website. Subject to the *Privacy Act 1998 (Cth)*, our Privacy Policy sets out how you can have access to and seek the correction of your personal information. Our Privacy Policy also contains information about how you can make a complaint about a breach of privacy.

Marketing

The Trustee may use your personal information to let you know about products and services that the Trustee thinks may be of importance to you. However, you may opt out of receiving marketing information at any time by using the contact details provided above. For more information, see our [Privacy Policy](#).



This information is of a general nature only and does not take into account your personal objectives, situation or needs. Before making a decision about AvSuper, you should consider your own requirements and the relevant Product Disclosure Statement (PDS). For a copy call us or visit the AvSuper website, www.avsuper.com.au. AvSuper Pty Ltd (ABN 46 050 431 797, AFSL 239078) is the Trustee of the AvSuper Fund (ABN 84 421 446 069).