

Meeting with a financial planner

A checklist for SASS members

Your first appointment with a financial planner is the first step in getting to know each other – and being prepared is key.

This checklist provides you with a handy list of the things you can get ready ahead of your first appointment.

1. A list of your financial and life goals

An important part of the planning process is for your financial planner to understand all the things you would like to achieve. Before your first appointment, make a list of your financial and life goals for the next 5–10 years.

While they may be connected, your financial goals and life goals are different. For example, your financial goal may be to have enough income to finish working in two years. Your life goal may be to spend more time on your favourite hobby.

I have listed my goals for the next 5–10 years:

Financial goals

Life goals

2. Your SASS, super and personal insurance statements

Review your annual SASS statement and make a note of any questions that you would like to ask about the information it contains.

Make a list of any other Superannuation funds you have and bring the most recent statement to the appointment.

Your personal insurance statements are equally important. A financial planner will look to make sure you have sufficient insurance in place to cover you for any twists and turns in life you didn't expect.

I have prepared my:

SASS statements

Super statements (if applicable)

Personal insurance statements

3. Bank statements, term deposits, mortgages, credit cards and personal loans

Gathering your bank statements and term deposits together gives a financial planner a good picture of the money you have available in the bank.

At the same time, your mortgage, credit card, and personal loan information will tell a financial planner what money you owe. Make sure you include any investment properties, as well as the property you live in.

I have prepared my:

Bank statements

Term deposits

Mortgage information

Credit cards

Personal loans

4. Investible assets (i.e. managed funds, shares or bonds)

A financial planner will also want to know about any other investments or assets you have, such as managed funds, shares or bonds.

I have prepared information on my:

Managed funds

Shares

Bonds

5. Any other assets

Also think about any large physical assets you own, such as vehicles, boats or furniture. These all help build a picture of your overall wealth.

I have prepared information on my physical assets

6. Recent payslips and tax return

Your recent payslips give a clear picture of how much salary you currently earn, after tax and the member contributions you have in place – it's a good idea to go back 2–3 months if you can. Your last tax return will also provide a more complete picture of your income and any changes that may have occurred.

I have prepared my:
Recent pay slips
Income return

7. Information about any Centrelink benefits

If you're already receiving Centrelink benefits, bring this information along with you. Don't worry if you're unsure about your eligibility for the Age Pension and/or other Centrelink benefits. It can be complex, and your financial planner can look into this for you.

I have prepared my Centrelink benefits (if applicable)

8. Estimate of current living expenses and planned large expenses

Lastly, a financial planner will need to understand how much money you need to comfortably cover your living expenses on a day-to-day basis. Think about all areas of your life, including food, utilities, transport, medical care, insurance policies or car expenses.

If you're planning to spend a large chunk of money in the next five years (home renovations for example), this will help the planner get a handle on what money you'll need to access in the foreseeable future.

I have prepared information on my:
My current living expenses
Any planned large expenses



Book an appointment

Getting personal advice that's tailored to you is the best way to ensure that you are ready for retirement. If you haven't already booked an appointment with one of our financial planners, call us on **1800 620 305**.

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