



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.

Step 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. Make a list of your financial and life goals for the next 5-10 years.

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

- Financial goals
- Life goals

Step 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 scheme. 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

Step 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

Step 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 shares or bonds.

I have prepared information on my:

Managed funds

Shares

Bonds

Step 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

Step 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

Step 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)

Step 8:

An estimate of current living expenses

A financial planner will need to understand how much money you need to comfortably cover your living expenses 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 5 years, 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 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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