Meeting with a Financial Advisor

What You Need to Bring

- [ ] Your latest superannuation statement(s)
- [ ] A copy of your latest tax return and tax assessment
- [ ] Details of your current insurance policies and investments
- [ ] Details of your assets and liabilities, particularly existing investments and any loans
- [ ] Details of your household budget
- [ ] Any other information you think is relevant to your financial affairs

Note: For existing UPA clients, we may already hold information such as your tax returns or statements. If you are unsure of what information you should bring, please contact your Advisor prior to the meeting.

The Process

Getting to Know You

It is important that we have complete understanding of your overall circumstances. To enable us to collect the required information we will complete a 'Client Background Information Form'. This document covers off on areas of your financial matters, personal circumstances such as family structure and, if you are in business, your business matters and organisation.

During the course of the meeting we will talk with you about your financial requirements, your goals for the future and your expected outcomes of the meeting.

Preparation of a Statement of Advice

Your Advisor and their team will review your file and complete the necessary research in order to prepare a Statement of Advice. This document outlines your current situation and makes recommendations based on your stated financial requirements and goals. It will also provide you with information on products that will assist you in fulfilling these requirements and goals.

This document is presented to you in a follow up meeting where your Advisor will talk you through their recommendations and discuss the implementation process including any fees you will be charged.

Implementation

Once you and your Advisor are comfortable with the decisions you have made regarding your financial future, the recommendations need to be put into action. Your Advisor's support team will assist in any paperwork that is required; however, you will be required to sign necessary documents etc.

Review

Due to the frequency in which our lifestyles can change it is important that your affairs are reviewed on a regular basis to ensure all of your needs continue to be met. We recommend that a review be completed on an annual basis or whenever you have a significant lifestyle change such as a new job or new family member.