seekhomeloans
Your Finance Professionals

Needs Analysis

How can we help you?

- ☐ Loan to buy a Principle Residence
- ☐ Loan to buy an Investment
- ☐ Loan through a SMSF
- ☐ Renovation/Construction Loan
- ☐ Loan Pre-approval
- ☐ Wealth Advice
- ☐ Other, Please provide details below
- ☐ Full Financial Assessment
- ☐ Life/Income Insurance

ADD NOTES HERE:

Tell us about yourself

Client 1				**Client 2**			
Title				Title			
Surname				Surname			
Given Names				Given Names			
Date Of Birth		Age		Date Of Birth		Age	
Marital Status		Gender		Marital Status		Gender	
Driver's License Number		Expiry		Driver's License Number		Expiry	

Current Residential Status		Owner Occupied		Current Residential Status		Owner Occupied	
Address				Address			
Suburb				Suburb			
State		P/code		State		P/code	
Time *Years		Months		Time *Years		Months	

***Note if less than 3 years current address list prior address below:**

*Prior Address				*Prior Address			
Suburb				Suburb			
State		P/code		State		P/code	

Email		Email	
Mobile		Mobile	
Home		Home	
Work		Work	
Fax		Fax	
Preferred Daytime Contact		Preferred Daytime Contact	

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Tell us about dependents

Given Names	Surname	DOB	Age	Gender

Tell us about your employment

Client 1				Client 2			
Employer				Employer			
Occupation				Occupation			
Current Employment Status				Current Employment Status			
ABN if Self Employed				ABN if Self Employed			
Annual Gross Income (before tax)				Annual Gross Income (before tax)			
Monthly Net Income (after tax)				Monthly Net Income (after tax)			
Street Address				Street Address			
Suburb				Suburb			
State		P/code		State		P/code	
Time in Years		Months		Time in Years		Months	

***Note if less than 3 years with current employer, please complete below:**

Client 1				Client 2			
*Prior Employer				*Prior Employer			
Occupation				Occupation			
Time in Years		Months		Time in Years		Months	

Do you expect there being a change to your income in the next 12 months?		☐ Yes	☐ No
If yes please explain			
Do you expect there being a change to your expenses in the next 12 months?		☐ Yes	☐ No
If yes please explain			

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Assets and Liabilities

Asset Type	Owner	Value	Income pa	Description/Details/Address/Comments
Primary Residence				
Investment Property 1				
Investment Property 2				
Investment Property 3				
Shares				
Managed Funds				
Bank/Term Deposits				
Other Investment Assets				
Other Investment Assets				
Motor Vehicle 1				
Motor Vehicle 2				
Contents (Insured Value)				
Caravan/Boats				
Other Personal assets				
				Total Assets

Living Expenses	Description	Frequency	Amount	Comments
Basic Housing & Property Exp (Inc Utilities)	Electricity, gas, water rates, council rates, strata fees, etc.	Monthly		
Rent / Board	Current Rent / Board	Monthly		
Communication & Media	Telephone, mobile(s), internet, cable tv etc.	Monthly		
Food, Groceries & Pets	Food & Grocery, takeaway, pet foods, vet and other related cost	Monthly		
Recreation & Entertainment	Holidays, gifts, movie hire, alcohol, tobacco, other entertain.	Monthly		
Clothing & Personal Care	Clothing, grooming and all other personal care costs.	Monthly		
Medical & Health	Doctor's visit, prescriptions, chemist and other medical.	Monthly		
Transport	Fuel, Rego, License, maintenance, public transport	Monthly		
Educational & Childcare	School fees, textbooks, uniforms, sports, childcare etc.	Monthly		
Insurance	House & contents, health, car, life, trauma & income.	Monthly		
Other: Example child support	Any expenses that do not fit into the above.	Monthly		
Expenses after settlement	Electricity, gas, water, council, strata, house maintenance.	Monthly		
Other Likely changes to Expenses	Complete comments where applicable	Monthly		

Loan Expenses	Owner	Interest Rate	Debt/Limit	Mthly Payment	Lender	Comments
Primary Residence						
Investment Property 1						
Investment Property 2						
Investment Property 3						
Margin Loan						
Motor Vehicle 1						
Motor Vehicle 2						
Personal Loan						
Credit Card 1						
Credit Card 2						
Credit Card 3						
Tax / Hecs debt						
Other Debt						
					Total Debt	

Superannuation

Super Fund	Owner	Value	Super Fund Company / Provider
Super Fund 1			
Super Fund 2			
Super Fund 3			
Super Fund 4			
			Total Super Funds

Would you be interested in discussing the option of investing in property using your Superannuation?	☐ Yes ☐ No

Insurance

	Client 1			Client 2		
Insurance Type	**Cover Amount**	**Premium pa**	**Insurance providers**	**Cover Amount**	**Premium pa**	**Insurance providers**
Life Insurance						
Disability Insurance						
Trauma Cover						
Income Protection						

Last questions

	Client 1	Client 2
Do you have a Trust, Company or Asset Protection Structure?	☐ Yes ☐ No	☐ Yes ☐ No
Have you ever had a credit default or been bankrupt?	☐ Yes ☐ No	☐ Yes ☐ No
If Yes, when were you discharged?		
With whom do you currently Bank?		
Are you happy with your bank?	☐ Yes ☐ No	☐ Yes ☐ No
Have you spoken to them about your finances?	☐ Yes ☐ No	☐ Yes ☐ No
Are there any Lenders or Financial Institutions with whom you do not wish to deal?		
If Yes, Why?		

Acknowledgements

The information you provide assists us in our investigations of those loans that **Do Suit** your requirements, as well as ruling out others that **Do Not Suit** your requirements, therefore it is important that the information you supply to us is accurate and complete.

By returning this document you acknowledge that any information or recommendation we provide you regarding a lending product is based on the information you have supplied to us. You understand that information that is incorrect, missing, or omitted may cause delays in the lending process.

Our trusted Financial Advisors, routinely assesses applications for our clients, to establish if there are other opportunities that you may be able to take advantage of and assists in the formulation of Wealth Creation Strategies.

Generally, they look at:

- Superannuation Strategies including the use of Superannuation to purchase Investments such as Property, Shares and Cash, as well as Retail and Industry Super funds strategies.
- Self Managed Super Fund Establishment, Management, Property and Investment Strategies.
- Debt management Strategies: to effectively manage and restructure existing debt and offsets, as well as advising on any new loans being established.
- Personal asset protection strategies, using Insurance and Estate planning.
- Retirement Strategies for people heading towards retirement.
- Early retirement Strategies for those that would like to retire early.
- Potential Tax advantages.

☐ I / We would like Seek Wealth Services and or their recommended financial planner to review this information and contact me / us regarding any areas where they that advice may be suitable. I / We understand that there is no obligation to take any advice.

☐ I / We have been offered to have Seek Wealth Services and or their recommended financial planner review our financial situation but have declined the offer. I / We understand that this could result in me / us being in a disadvantaged financial position.

______________________	____________________________	__________
Name of Client (Print)	Signature of Client	Date
______________________	____________________________	__________
Name of Client (Print)	Signature of Client	Date