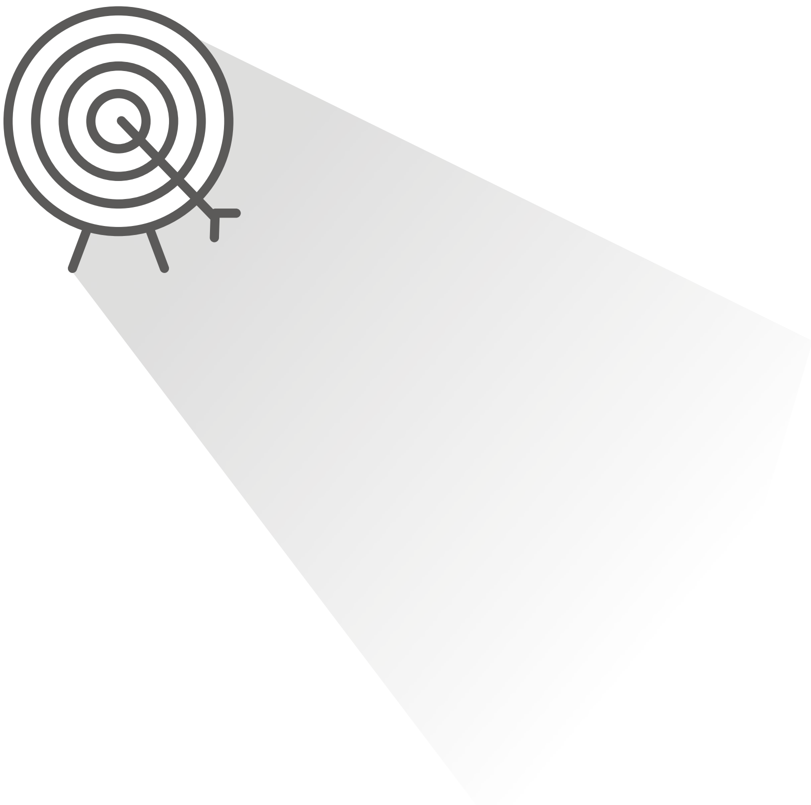
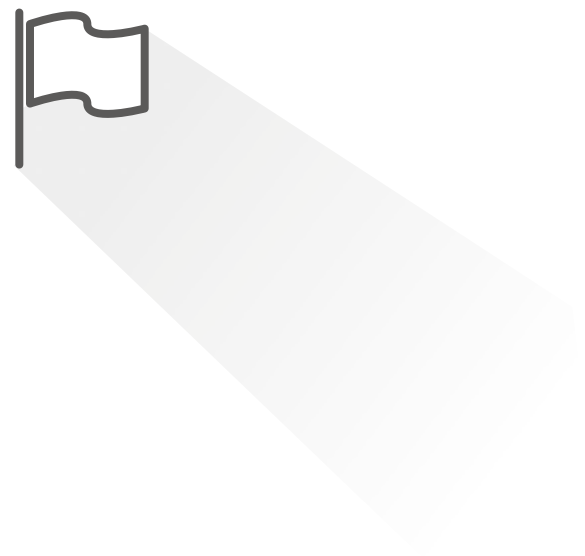
Goal Setter



General notes

Client information

Goals



Client information

Goals

What are you looking to do?

Purchase

- ☐ First Home
- ☐ Next Home
- ☐ Investment
- ☐ Commercial
- ☐ Industrial

Refinance

- ☐ Get a better deal
- ☐ Renovate
- ☐ Consolidate debt
- ☐ Reverse Mortgage
- ☐ Borrow extra funds
- ☐ Personal loan

Notes

Are there any important dates you're working towards?

Settlement date

____

Finance date

____

Auction date

____

Client information

Preferences

Client information

Lender Preferences

Who do you bank with now?

☐ ANZ	☐ CommonwealthBank	☐ nab	☐ Westpac	☐ EZY
☐ AdelaideBank	☐ AMP	☐ Bank Australia	☐ bankfirst	☐ Virgin money
☐ bankSA	☐ bankwest	☐ Better Choice	☐ Beyond Bank	☐ P&N bank
☐ firstmac	☐ GoFLEXI	☐ Heritage Bank	☐ HomeStart Finance	☐ PARAMOUNT
☐ Loan Market Go	☐ MACQUARIE	☐ me	☐ mkmcapital	☐ MyStateBank
☐ pepper money	☐ resimac	☐ st.george	☐ SUNCORP	☐ Other
☐ Bank of China	☐ Bank of Melbourne	☐ BOQ	☐ Bank of Sydney	
☐ Bluestone.	☐ Better Mortgage Management	☐ citibank	☐ money	
☐ ING DIRECT	☐ KEYSTART Home Loans	☐ La Trobe Financial	☐ Liberty	

Are you happy with your current bank? If no, please indicate why.

Are there any particular lenders you'd like us to look at? If yes, please indicate which lender(s).

☐ ANZ	☐ CommonwealthBank	☐ nab	☐ Westpac	☐ EZY
☐ AdelaideBank	☐ AMP	☐ Bank Australia	☐ bankfirst	☐ Virgin money
☐ bankSA	☐ bankwest	☐ Better Choice	☐ Beyond Bank	☐ P&N bank
☐ firstmac	☐ GoFLEXI	☐ Heritage Bank	☐ HomeStart Finance	☐ PARAMOUNT
☐ Loan Market Go	☐ MACQUARIE	☐ me	☐ mkmcapital	☐ MyStateBank
☐ pepper money	☐ resimac	☐ st.george	☐ SUNCORP	☐ Other
☐ Bank of China	☐ Bank of Melbourne	☐ BOQ	☐ Bank of Sydney	
☐ Bluestone.	☐ Better Mortgage Management	☐ citibank	☐ money	
☐ ING DIRECT	☐ KEYSTART Home Loans	☐ La Trobe Financial	☐ Liberty	

Why do you prefer these lenders? (optional)

Client information

Rate Preferences

	Important	Reason	Not Important	Don't want

Fixed rate
Rate is fixed for a specified term giving certainty of interest and repayments for that term.
Ensure each applicant understands each of the following risks:
• Rate is fixed at a point in time and applicant(s) will not benefit from subsequent market interest rate reductions during fixed rate period.
• Rate may change between the time of approval and the time of drawdown if rate guarantee has not been obtained.
• Limited or no ability to make additional repayments when the interest rate is fixed.
• May not have the ability to redraw or utilise an offset account to reduce interest.
• Possibility of expensive break costs if, during the fixed interest rate period, applicant(s):
  ◦ Repay loan in full;
  ◦ Switch to another product or loan type;
  ◦ Make additional repayments;
  ◦ Sell the property; or
  ◦ Seek further funds.
	☐
	If feature is marked 'Important', confirm that each of the risks listed in 'Features' have been explained to the applicant(s):
	☐
	AND
	Indicate the preferred duration of the fixed rate period:
	☐ 6 months
	☐ 12 months
	☐ 18 months
	☐ 2 years
	☐ 2 years plus
		Where fixed rate is important, why is this?
		☐ Avoiding risk of increasing variable interest rate during fixed interest period.
		☐ Make budgeting easier.
		☐ Other.
		Details for "Other":
			☐	☐

Variable rate Interest charged and repayments will change to reflect interest rate movements *Ensure each applicant understands each of the following risks:* Interest rate and repayment amount may increase while the loan is on a variable rate.	☐ ***If feature is marked 'Important', confirm that each of the risks listed in 'Features' have been explained to the applicant(s):*** ☐ **AND** Indicate the preferred duration of the fixed rate period: ☐ 6 months ☐ 12 months ☐ 18 months ☐ 2 years ☐ 2 years plus	Where variable rate is important, why is this? ☐ To take advantage of potential future decreases in the interest ☐ Flexibility with respect to repayment, redraw and/or early repayment of loan. ☐ Other. Details for "Other":	☐	☐

Rate Preferences

Fixed and Variable rate	Important	Reason	Not Important	Don't want

The applicant(s) may want a loan split between fixed and variable portions.
 	
Fixed rate portion
 	
Rate is fixed for a specified term giving certainty of interest and repayments for the fixed rate portion.
 	
Variable rate portion
 	
Interest charged and repayments will change to reflect interest rate movements for the variable rate portion
 	
Ensure each applicant understands each of the following risks associated with fixed and variable splits of the loan:
 	
• Applicant(s) will not obtain the full benefit of rate decreases and will still have some exposure to the risk of rate increases.
• Applicant(s) will generally not be able to change the ratio of the fixed and variable portions.
• Applicant(s) will be required to make separate repayments for each portion.
• Fixed rate may change between the time of approval and the time of drawdown if rate guarantee has not been obtained.
• Limited or no flexibility in relation to the fixed rate portion concerning making additional repayments, redraws and offset accounts during the fixed rate period.
• Possibility of expensive break costs in relation to the fixed rate portion if during the fixed rate period, the applicant(s):
  ◦ Repay loan in full;
  ◦ Switch to another product or loan type;
  ◦ Make additional repayments;
  ◦ Sell the property; or
  ◦ Seek further funds.
	☐
	
	If feature is marked 'Important', confirm that each of the risks listed in 'Features' have been explained to the applicant(s):
	
	☐
	
	AND
	
	Indicate the preferred duration of the fixed rate period:
	
	☐ 6 months
	☐ 12 months
	☐ 18 months
	☐ 2 years
	☐ 2 years plus
		Where fixed and variable rate is important, why is this?
		
		☐ Limiting risk of increasing variable interest rate to obtain some benefit from potential future decreases in the interest rate.
		
		☐ Retaining a degree of flexibility in relation to increased repayments, redraws and/or early repayment of part of the loan.
		
		☐ Make budgeting easier than if the entire loan were variable.
		
		☐ Other.
		
		Details for "Other":
			☐	☐

Repayment Preferences

Principal and Interest

- Repayments cover loan principal and interest so that the loan is paid in full by the end of the loan term.
- Applicant(s) could pay less interest over the life of the loan as compared with a loan which features a period of interest only repayments.
- Interest rates on principal and interest repayments are generally lower than interest only.

Important

☐

If feature is marked important, indicate preferred repayment frequency:

☐ weekly

☐ fortnightly

☐ monthly

Reason

Where principal and interest is important, why is this?

☐ Minimise interest paid over life of loan.

☐ Higher lending limit.

☐ Lower deposit required.

☐ Build up equity from the start.

☐ Other.

Details for "Other":

Not Important ☐

Don't want ☐

Interest Only

The applicant(s) may want a loan split between fixed and variable portions.

- Higher cash on hand for other purposes.
- Flexibility to manage cash flow.
- Smaller initial payments on investment home loans may serve a tax purpose. Has the applicant(s) sought tax advice?

Ensure each applicant understands each of the following risks:

- Higher interest rates may apply to interest only loans.
- Interest only payments will not reduce the loan principal.
- Not repaying loan principal will result in the applicant paying more interest over the loan term.
- After the end of the interest only period, principal and interest repayments will be required and these will be higher than they would have been if the loan had principal and interest repayments throughout the loan term.
- The amount of equity that is built-up in the property securing the loan will be less with an interest only loan.

Important

☐

If feature is marked 'Important', confirm that each of the risks listed in 'Features' have been explained to the applicant(s):

☐

AND

indicate the preferred duration of the interest only period:

☐ up to 1 year

☐ 1 to 3 years

☐ 3 to 5 years

☐ 5 years plus

AND

indicate preferred payment frequency:

☐ weekly

☐ fortnightly

☐ monthly

Reason

Where interest only is important, why is this?

☐ Accommodate temporary reduction in income (e.g. parental leave, changing circumstances).

☐ Accommodate anticipated non-recurring expense item (e.g. education, renovation/ construction, furniture).

☐ Variable and unpredictable income.

☐ Recommendation provided by an independent financial advisor / accountant.

☐ Taxation or accounting reasons (no tax advice is being given), including:

- Release funds for investment purposes (e.g. shares, investment property, super contributions).
- Priority is paying off non-deductable debts (this loan is for investment purposes); and
- Plan to convert to an investment property in future.

☐ Other.

Not Important ☐

Don't want ☐

Feature Preferences

	Important	Reason	Not Important	Don't want
Interest in Advance Allows the applicant(s) to make lump sum interest only payments in advance. May serve a tax purpose. Has the applicant(s) sought tax advice? May be discounts on interest rate. *Ensure each applicant understands each of the following risks:* • Rate must be fixed and all the risks set out above in relation to 'Fixed Interest' rate are applicable. Please explain each of these risks to the applicant(s). • Explain any different risks applicable to specific lender products (e.g. limitations on refunds for interest paid in advance) .	☐ ***If feature is marked 'Important', confirm that each of the risks listed in 'Features' have been explained to the applicant(s):***	Where interest in advance is important, why is this? ☐ For tax purposes (no tax advice is being given). ☐ Discounts on interest rate. ☐ To assist with cash flow and budgeting. ☐ Other. Details for "Other":	☐	☐
Line of Credit Flexibility of revolving line of credit allows applicant(s) to draw to an approved limit from time to time with only an obligation to pay monthly interest and otherwise flexibility of repayment amounts. *Ensure each applicant understands each of the following risks:* • Higher interest rates may apply to a line of credit as compared to a principal and interest loan. • Not paying off principal may result in more interest being paid over the loan term. • Usually no formal repayment structure exists to the facility and so financial discipline is required to repay the loan. • If lender has discretion to reduce or cancel the limit, applicant(s) may be required to pay off the amount owing at any time and would need a plan for doing so.	☐ ***If feature is marked 'Important', confirm that each of the risks listed in 'Features' have been explained to the applicant(s):*** ☐ ***If feature is marked as 'Important' (dealing with retirement) has not been completed, what is the applicant's plan for paying off line of credit at the end of or during the term?*** ☐ Repayment of loan prior to end of term. ☐ Downsizing. ☐ Sale of assets. ☐ Savings. ☐ Income from other investments. ☐ Co-applicant's income. ☐ Other.	Why is flexibility of drawdown and repayments important? ☐ Assists with investment purchases and tax planning (no tax advice is being given). ☐ Anticipated variable cash flows. ☐ Allows access to funds at any time. ☐ Flexibility to manage repayments. ☐ No need to apply for further lending in future. ☐ Ongoing need for funds – planning to make a few purchases over a period of time. ☐ Other. Details for "Other":	☐	☐

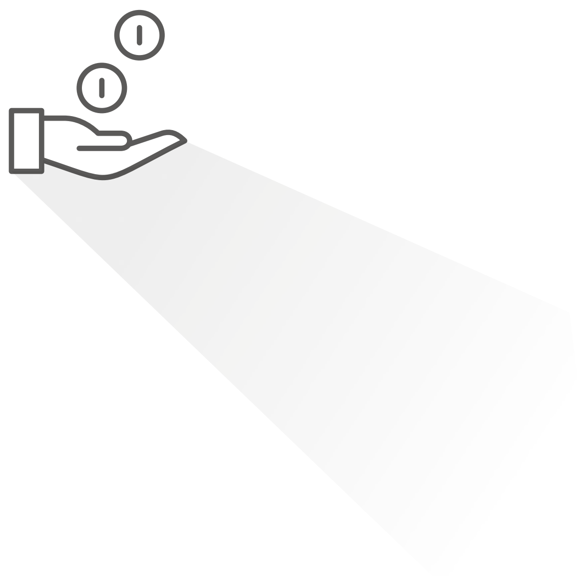
Client information

Feature Preferences

	Important	Reason	Not Important	Don't want
Offset Account Allows applicant(s) to link a savings account in their name to a loan account to reduce amount of interest payable under loan. Will only be of benefit where the applicant expects to have sufficient funds in the offset account so that the interest savings on the loan will exceed the additional costs related to the offset account. *Ensure each applicant understands each of the following risks:* • Feature may not be available when the loan is on a fixed rate. • May only be a partial interest rate offset. • Fees may apply. • Explain any different risks applicable to specific lender products, including a higher interest rate on the loan.	☐ ***If feature is marked 'Important', confirm that each of the risks listed in 'Features' have been explained to the applicant(s):***	Where having an offset account is important, why is this? ☐ Allows paying off loan sooner. ☐ Allows access to funds. ☐ For tax purposes (no tax advice is being given). ☐ Other. Details for "Other":	☐	☐
Redraw Allows applicant(s) to access extra repayments that they made additional to their required minimum repayments. *Ensure each applicant understands each of the following risks:* • Lender may charge fees for each redraw. • Each redraw may be subject to the lender's discretion.	☐ ***If feature is marked 'Important', confirm that each of the risks listed in 'Features' have been explained to the applicant(s):***	Where having a redraw feature is important, why is this? ☐ Flexibility to access prepaid funds if needed. ☐ Other. Details for "Other":	☐	☐

Looking ahead

Future Plans



Looking ahead

Future Plans

Home

Investment

Family / Lifestyle

Looking ahead

Future Plans

Assets

Wealth Creation

Other Goals

Looking ahead

Future Plans - Applicant 1

What age is ________________________ planning to retire?

	years old

Will they be retiring during the loan term?

☐ Yes ☐ No

If yes, how would the loan be repaid?

- ☐ Repayment of loan prior to retirement
- ☐ Downsizing home
- ☐ Sale of assets
- ☐ Recurring income from superannuation
- ☐ Superannuation lump sum following retirement
- ☐ Savings
- ☐ Income from other investments
- ☐ Co-applicant’s income
- ☐ Other (please specify)

Anything that could have a financial impact?

☐ Yes ☐ No

If yes, please fill out the form on pages **17-19**

Looking ahead

Future Plans - Applicant 2 (if needed)

What age is ________________________ planning to retire?

	years old

Will they be retiring during the loan term?

- [ ] Yes
- [ ] No

If yes, how would the loan be repaid?

- [ ] Repayment of loan prior to retirement
- [ ] Downsizing home
- [ ] Sale of assets
- [ ] Recurring income from superannuation
- [ ] Superannuation lump sum following retirement
- [ ] Savings
- [ ] Income from other investments
- [ ] Co-applicant's income
- [ ] Other (please specify)

Anything that could have a financial impact?

- [ ] Yes
- [ ] No

If yes, please fill out the form on pages **20-22**

Looking ahead

Future Plans

Changes

Unpaid leave (e.g parental leave)	Start Date	How long?	Financial Impact / month	Repayment option
			$	☐ Additional Income Source ☐ Reduce Expenditure ☐ Sale of Assets ☐ Saving and/or Superannuation

Notes (optional)

Reduced Income	Start Date	How long?	Financial Impact / month	Repayment option
			$	☐ Additional Income Source ☐ Reduce Expenditure ☐ Sale of Assets ☐ Saving and/or Superannuation

Notes (optional)

Loss of Employment	Start Date	How long?	Financial Impact / month	Repayment option
			$	☐ Additional Income Source ☐ Reduce Expenditure ☐ Sale of Assets ☐ Saving and/or Superannuation

Notes (optional)

Looking ahead

Future Plans

Changes

Leaving Employment

Start Date

How long?

Financial Impact / month

$

Repayment option

- [ ] Additional Income Source
- [ ] Reduce Expenditure
- [ ] Sale of Assets
- [ ] Saving and/or Superannuation

Notes (optional)

Existing Debt Increase

Start Date

How long?

Financial Impact / month

$

Repayment option

- [ ] Additional Income Source
- [ ] Reduce Expenditure
- [ ] Sale of Assets
- [ ] Saving and/or Superannuation

Notes (optional)

Large Expense

Start Date

How long?

Financial Impact / month

$

Repayment option

- [ ] Additional Income Source
- [ ] Reduce Expenditure
- [ ] Sale of Assets
- [ ] Saving and/or Superannuation

Notes (optional)

Looking ahead

Future Plans

Changes

Medical treatment	Start Date	How long?	Financial Impact / month	Repayment option
			$	☐ Additional Income Source ☐ Reduce Expenditure ☐ Sale of Assets ☐ Saving and/or Superannuation

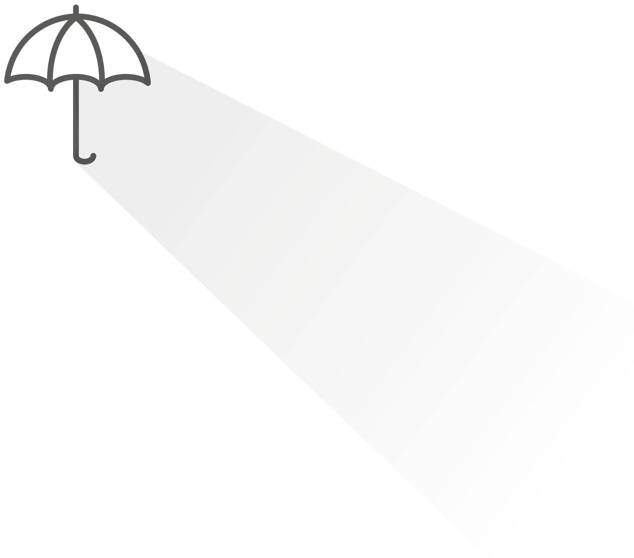
Notes (optional)

Other	Start Date	How long?	Financial Impact / month	Repayment option
			$	☐ Additional Income Source ☐ Reduce Expenditure ☐ Sale of Assets ☐ Saving and/or Superannuation

Notes (optional)

Looking ahead

Services



Services

CONCIERGE

We'll take care of you and your family.

From insurance, removal and storage services or connecting services at your new property - we'll take care of you.

Concierge

We have two options for building/fixed contents insurance that apply from your contract date. You have the option of either:

☐ Yes ☐ No

- 30 Day Complimentary Insurance*; or
- 90 Day Complimentary Pre-Settlement Building Insurance^ when you purchase a building insurance policy that starts from your settlement date.

By selecting 'yes'. I consent to being contacted by Concierge for the purpose of:

- finding out if I am eligible for the above insurance options; and
- if I am eligible to receive a quote and if required apply for home building, home contents or home building and contents or landlord building, landlord contents or landlord building and contents insurance (as applicable), which is underwritten by Allianz Australia Insurance Limited.

Loan Market Insurance & Concierge Insurance arranges this insurance as an agent for the insurer, Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708. Full terms and conditions of this cover and the complimentary insurance offers is available online at loanmarketinsurance.com.au

Concierge Moving & Investor Services

Concierge can assist with a range of services to help with your new property purchase.

- Tax depreciation schedules for investors
- Removals
- Home improvement services
- Storage solutions
- Solar power solutions
- Pet care & transports
- Home wellness and art discount vouchers

Notes (optional)

Services

Financial Advice & Lifestyle Insurance

Would you like an obligation free chat with a Wealth Market financial adviser to make sure you're set up for the future?

☐ Yes ☐ No

Notes (optional)

Home Now

Want help getting your new home connected?

Home Now compares 30 of Australia's leading electricity, gas, and internet brands to find you the most competitive deals - then connects the service you choose.

- Electricity
- Gas
- Internet

☐ Yes ☐ No

Notes (optional)