

Questionnaire

getting to know 

Client Details

Note: If a member of a couple but only one person is entering care, enter that person as Client 1.

Client details	Client 1	Client 2
Marital status	<input type="checkbox"/> single <input type="checkbox"/> widow	<input type="checkbox"/> married <input type="checkbox"/> de-facto
Name		
Date of birth		
Gender	<input type="checkbox"/> male <input type="checkbox"/> female	<input type="checkbox"/> male <input type="checkbox"/> female
Address		
Risk profile details (specify type & asset allocation range)		
Health	<input type="checkbox"/> poor <input type="checkbox"/> good <input type="checkbox"/> average <input type="checkbox"/> excellent	<input type="checkbox"/> poor <input type="checkbox"/> good <input type="checkbox"/> average <input type="checkbox"/> excellent
Dementia	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
ACAT / ACAS assessment	<input type="checkbox"/> residential <input type="checkbox"/> in process <input type="checkbox"/> respite <input type="checkbox"/> n/a <input type="checkbox"/> home care	<input type="checkbox"/> residential <input type="checkbox"/> in process <input type="checkbox"/> respite <input type="checkbox"/> n/a <input type="checkbox"/> home care
Current location	<input type="checkbox"/> home <input type="checkbox"/> respite <input type="checkbox"/> hospital <input type="checkbox"/> other <input type="checkbox"/> facility	<input type="checkbox"/> home <input type="checkbox"/> respite <input type="checkbox"/> hospital <input type="checkbox"/> other <input type="checkbox"/> facility

Representative details	Representative 1	Representative 2
Legal capacity	<input type="checkbox"/> self <input type="checkbox"/> EPoA <input type="checkbox"/> representative	<input type="checkbox"/> self <input type="checkbox"/> EPoA <input type="checkbox"/> representative
First name only		
What is the client's relationship to the representative? e.g. mother, father		

Care / Service Provider Details

	Client 1	Client 2
Care recipient (resident) type	<input type="checkbox"/> new <input type="checkbox"/> existing <input type="checkbox"/> staying at home	<input type="checkbox"/> new <input type="checkbox"/> existing <input type="checkbox"/> staying at home
Type of care	<input type="checkbox"/> home care <input type="checkbox"/> residential	<input type="checkbox"/> home <input type="checkbox"/> residential care
Service provider (if known)		
Permanent entry date		
Accommodation payment (RAD) agreed	\$	\$
Has a lump sum already been paid towards this RAD?	<input type="checkbox"/> yes - amount: \$ <input type="checkbox"/> no	<input type="checkbox"/> yes - amount: \$ <input type="checkbox"/> no
MPIR (in resident agreement)	%	%
Extra-service / additional-service fee	\$ per day	\$ per day
Has any of the lifetime cap already been used?	<input type="checkbox"/> yes - amount: \$ <input type="checkbox"/> no	<input type="checkbox"/> yes - amount: \$ <input type="checkbox"/> no
Low-means residents		
Assessed (or will be assessed) as low-means?	<input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> unsure	<input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> unsure
Accommodation contribution on SA457 assessment letter	\$ per day <input type="checkbox"/> not yet determined	\$ per day <input type="checkbox"/> not yet determined
Accommodation supplement that applies to service provider	<input type="checkbox"/> standard <input type="checkbox"/> new / refurbished	<input type="checkbox"/> standard <input type="checkbox"/> new / refurbished
Service providers low-means resident occupancy rate	<input type="checkbox"/> ≤ 40% low-means residents <input type="checkbox"/> > 40% low-means residents	<input type="checkbox"/> ≤ 40% low-means residents <input type="checkbox"/> > 40% low-means residents
Notes		

Pre-July 2014 Residents Only

	Client 1	Client 2
Type of care	<input type="checkbox"/> low care <input type="checkbox"/> extra-services <input type="checkbox"/> high care	<input type="checkbox"/> low care <input type="checkbox"/> extra-services <input type="checkbox"/> high care
Retention amount (low care and extra-services only)	\$ per month	\$ per month
Remaining months to apply retention amount	months	months
Accommodation charge (high care only)	\$ per day	\$ per day

Centrelink / DVA Details

	Client 1	Client 2
Centrelink payments (per fortnight)	<input type="checkbox"/> None (self-funded) n/a	<input type="checkbox"/> None (self-funded) n/a
	<input type="checkbox"/> Age pension \$	<input type="checkbox"/> Age pension \$
	<input type="checkbox"/> Disability pension \$	<input type="checkbox"/> Disability pension \$
	<input type="checkbox"/> Other \$	<input type="checkbox"/> Other \$
DVA payments (per fortnight)	<input type="checkbox"/> Service pension \$	<input type="checkbox"/> Service pension \$
	<input type="checkbox"/> Disability pension \$	<input type="checkbox"/> Disability pension \$
	<input type="checkbox"/> War widow \$	<input type="checkbox"/> War widow \$
	<input type="checkbox"/> ISS \$	<input type="checkbox"/> ISS \$
	<input type="checkbox"/> Other \$	<input type="checkbox"/> Other \$
Blind pensioner	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
Have any gifts been made in the last 5 years?	<input type="checkbox"/> yes - amount of excess (deprived asset) \$ <input type="checkbox"/> no	
Date excess gift created		
DVA clients only	Client 1	Client 2
Qualifying service*	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
Gold card	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
Ex-prisoner of war	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no

* Qualifying service generally refers to DVA clients with operational service served in wars since WW1.

Home Details

Home details	
Do you own your home?	<input type="checkbox"/> yes - own home <input type="checkbox"/> granny flat right <input type="checkbox"/> yes - retirement village unit <input type="checkbox"/> no
Owner (specify who)	
Will another person continue to live in the home?	<input type="checkbox"/> yes - spouse <input type="checkbox"/> yes - carer who has lived there more than 2 years <input type="checkbox"/> yes - close relative who has lived there more than 5 years <input type="checkbox"/> yes - other <input type="checkbox"/> no
Does that person receive an income support payment from Centrelink or DVA?	<input type="checkbox"/> yes - what payment do they receive? <input type="checkbox"/> no
Current market value of home, or capital return if retirement village unit	\$
Ongoing costs (per annum) to retain	\$
Is land size more than 2 hectares?	<input type="checkbox"/> yes - value excess \$ <input type="checkbox"/> no
Purchased pre-20 Sept 1985	<input type="checkbox"/> yes <input type="checkbox"/> no
Is your preference for the home to...	<input type="checkbox"/> keep vacant <input type="checkbox"/> keep and rent <input type="checkbox"/> keep and leave occupied by person nominated above <input type="checkbox"/> sell <input type="checkbox"/> unsure
What if the home is to be sold?	
When are sale proceeds expected to be received?	<input type="checkbox"/> immediately <input type="checkbox"/> in months-time
Upfront costs to prepare home for sale	\$
Costs to be deducted from sale price, e.g. agent's fees, legal costs	\$
Notes	
What if the home is to be rented?	
When is home expected to be rented?	<input type="checkbox"/> immediately <input type="checkbox"/> in months-time
Upfront costs to prepare home for rent	\$
Gross rent (per annum)	\$
Ongoing costs (per annum)	\$
Land tax (per annum)	\$
Notes	

Asset Details

Cash / bank accounts	Owner	Value	Retain
		\$	<input type="checkbox"/> Y <input type="checkbox"/> N
		\$	<input type="checkbox"/> Y <input type="checkbox"/> N
		\$	<input type="checkbox"/> Y <input type="checkbox"/> N
		\$	<input type="checkbox"/> Y <input type="checkbox"/> N
Cash reserve required	\$		

Term deposits	Owner	Value	Maturity date	Retain
		\$		<input type="checkbox"/> Y <input type="checkbox"/> N
		\$		<input type="checkbox"/> Y <input type="checkbox"/> N
		\$		<input type="checkbox"/> Y <input type="checkbox"/> N
		\$		<input type="checkbox"/> Y <input type="checkbox"/> N

Shares	Owner	Value	Unrealised capital gains	Retain
		\$	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
		\$	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
		\$	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
		\$	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
Managed funds	Owner	Value	Unrealised capital gains	Retain
		\$	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
		\$	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
		\$	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
		\$	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
Other deemed investments	Owner	Value	Unrealised capital gains	Retain
		\$	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
		\$	\$	<input type="checkbox"/> Y <input type="checkbox"/> N

Investment properties	Owner	Value	Unrealised capital gains	Retain
		\$	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
		\$	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
		\$	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
		\$	\$	<input type="checkbox"/> Y <input type="checkbox"/> N

Discretionary / private trusts & private companies	Owner	Value	Attribution %	Retain
		\$	%	<input type="checkbox"/> Y <input type="checkbox"/> N
		\$	%	<input type="checkbox"/> Y <input type="checkbox"/> N
		\$	%	<input type="checkbox"/> Y <input type="checkbox"/> N
Notes – include details of loans on the balance sheet or other relevant details				

Superannuation (accumulation phase)	Owner	Value	Retain
		\$	<input type="checkbox"/> Y <input type="checkbox"/> N
		\$	<input type="checkbox"/> Y <input type="checkbox"/> N
		\$	<input type="checkbox"/> Y <input type="checkbox"/> N
		\$	<input type="checkbox"/> Y <input type="checkbox"/> N

Funeral bonds / prepaid expenses	Owner	Value
		\$
		\$
		\$

Lifestyle assets	Owner	Centrelink / DVA value
		\$
		\$
		\$
		\$

Income Stream Details

Account-based pensions and TAPs	Pension 1	Pension 2	Pension 3	Pension 4
Product type	<input type="checkbox"/> ABP <input type="checkbox"/> TAP	<input type="checkbox"/> ABP <input type="checkbox"/> TAP	<input type="checkbox"/> ABP <input type="checkbox"/> TAP	<input type="checkbox"/> ABP <input type="checkbox"/> TAP
Owner				
Current value	\$	\$	\$	\$
Pension drawdown	\$	\$	\$	\$
TAP - term remaining	years	years	years	years
Centrelink / DVA income test rule	<input type="checkbox"/> deeming <input type="checkbox"/> deductible \$	<input type="checkbox"/> deeming <input type="checkbox"/> deductible \$	<input type="checkbox"/> deeming <input type="checkbox"/> deductible \$	<input type="checkbox"/> deeming <input type="checkbox"/> deductible \$
Tax-free portion	\$	\$	\$	\$
Retain	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
Notes				

Defined benefit super pensions (no asset value)	Client 1	Client 2
Gross pension payment (per annum)	\$	\$
Centrelink / DVA deductible amount	\$	\$
Tax-free portion	\$	\$
Indexation rate %	%	%
Scheme type	<input type="checkbox"/> unfunded scheme <input type="checkbox"/> taxed scheme	<input type="checkbox"/> unfunded scheme <input type="checkbox"/> taxed scheme
Notes		

Annuities	Annuity 1	Annuity 2	Annuity 3	Annuity 4
Product				
Owner				
Current Centrelink / DVA asset value	\$	\$	\$	\$
Payment (per annum)	\$	\$	\$	\$
Centrelink / DVA deductible amount	\$	\$	\$	\$
Tax-free portion	\$	\$	\$	\$
Indexation rate	%	%	%	%
Sum insured (CarePlus only)	\$	\$	\$	\$
Purchased with super	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
Asset test assessment	<input type="checkbox"/> 100% exempt <input type="checkbox"/> 50% exempt <input type="checkbox"/> assessable	<input type="checkbox"/> 100% exempt <input type="checkbox"/> 50% exempt <input type="checkbox"/> assessable	<input type="checkbox"/> 100% exempt <input type="checkbox"/> 50% exempt <input type="checkbox"/> assessable	<input type="checkbox"/> 100% exempt <input type="checkbox"/> 50% exempt <input type="checkbox"/> assessable
Term at purchase	<input type="checkbox"/> lifetime <input type="checkbox"/> ≥ 5 years <input type="checkbox"/> < 5 years	<input type="checkbox"/> lifetime <input type="checkbox"/> ≥ 5 years <input type="checkbox"/> < 5 years	<input type="checkbox"/> lifetime <input type="checkbox"/> ≥ 5 years <input type="checkbox"/> < 5 years	<input type="checkbox"/> lifetime <input type="checkbox"/> ≥ 5 years <input type="checkbox"/> < 5 years
Term remaining	years	years	years	years
Residual capital value	\$	\$	\$	\$
Notes				

Liability Details

	Home loan	Investment property loan	Other deductible loan	Other non-deductible loan
Current value	\$	\$	\$	\$
Owner				
Interest rate %				
Type of loan	<input type="checkbox"/> P & I <input type="checkbox"/> interest only <input type="checkbox"/> reverse mortgage	<input type="checkbox"/> P & I <input type="checkbox"/> interest only	<input type="checkbox"/> P & I <input type="checkbox"/> interest only	<input type="checkbox"/> P & I <input type="checkbox"/> interest only <input type="checkbox"/> family loan
Repayment (per annum)	\$	\$	\$	\$
Retain	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
Notes				

Other Income / Expense Details

Do not include investment income (except for investment properties). Investment income will be automatically calculated using the projection rates specified at back of this document unless otherwise specified.

Other income received (per annum)	Client 1	Client 2
Investment property rent (gross)	\$	\$
Overseas pension (means-tested)	\$	\$
Overseas pension (not means-tested)*	\$	\$
Other taxable and assessable income	\$	\$
Other non-taxable and non-assessable income	\$	\$
Employer super contributions	\$	\$
Notes		

* Refers to overseas pension income that is not assessable income under the Centrelink / DVA income test.

For private companies and trusts, enter the client's attributed share of the trust's total taxable income from the previous financial year (or estimate if unavailable). This amount is used to calculate assessable income for the Centrelink / DVA income test.

Attributed share of taxable income of private company / trusts (previous financial year)	Client 1	Client 2
Discretionary / private trusts	\$	\$
Private company	\$	\$
Distributions to other trust beneficiaries	\$	\$

Ongoing expenses (per annum)	Client 1	Client 2
Private health insurance	<input type="checkbox"/> yes	<input type="checkbox"/> no
Private health insurance premiums	\$	\$
Lifestyle expenses (exclude costs to retain the home)	\$	\$
Other ongoing expenses	\$	\$
Investment property expenses	\$	\$
Other deductible expenses	\$	\$
Notes		

Immediate expenses	Amount
Adviser fee	\$
Other	\$

Estate Planning Details

Estate planning details	Client 1	Client 2
Current Will	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
Last review date		
Name of executors		
Notes		

PoA / Guardian details	Client 1	Client 2
Type	<input type="checkbox"/> not in place <input type="checkbox"/> not disclosed <input type="checkbox"/> general <input type="checkbox"/> enduring financial	<input type="checkbox"/> enduring medical <input type="checkbox"/> guardianship <input type="checkbox"/> not in place <input type="checkbox"/> not disclosed <input type="checkbox"/> general <input type="checkbox"/> enduring financial
Name of attorneys		
Name of guardians		
Conflict of interest clauses	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no

Insurance Details

General insurance	Insured item	In place
Health insurance	Health needs	<input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> cancel
Home building	Home	<input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> cancel
Home contents	Contents	<input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> cancel
Motor vehicle	Car	<input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> cancel
Investment property	<input type="checkbox"/> property <input type="checkbox"/> landlord	<input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> cancel
Other		<input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> cancel

Personal insurances	Insured	Sum insured	Premium
Not applicable due to age	<input type="checkbox"/> Client 1 <input type="checkbox"/> Client 2		
	<input type="checkbox"/> Client 1 <input type="checkbox"/> Client 2		
	<input type="checkbox"/> Client 1 <input type="checkbox"/> Client 2		

Objective Details

Objectives	Comments
<input type="checkbox"/> compare the impacts of retaining or selling your family home	
<input type="checkbox"/> review options to pay for your aged care accommodation	
<input type="checkbox"/> compare the impact of different costs of accommodation	
<input type="checkbox"/> create sufficient cashflow to pay your ongoing care fees as well as lifestyle expenses	
<input type="checkbox"/> reduce your ongoing means-tested care fees	
<input type="checkbox"/> maximise your Centrelink / DVA entitlements and understand the impact on these entitlements after accessing care	
<input type="checkbox"/> maintain a minimum cash reserve (specify amount)	
<input type="checkbox"/> ensure that your estate plans continue to reflect your wishes after accessing care	
<input type="checkbox"/> minimise the complexity of your financial affairs	
<input type="checkbox"/> manage your investments in a tax effective manner	
<input type="checkbox"/> invest in accordance with your risk profile	
<input type="checkbox"/> gift \$_____ to your family members (only if instructions taken from client with capacity or gift is allowable in EPoA document)	
<input type="checkbox"/> other (please specify)	

Rates for Projections (paraplanning use only)

Select required projection years for paraplanning request. If no selection is made 5-year projections will be applied.

Projection years required	<input type="checkbox"/> 5-year projections	<input type="checkbox"/> 10-year projections
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The standard projection rates are shown below. Indicate details for any rates you wish to change.

Investment / lifestyle assets	Income	Growth	Franking
Cash	1.5%		
Term deposits	2.5%		
Shares	4%	2.5%	75%
Managed funds (unit trusts)	3%	2.5%	30%
Investment property		2.5%	
Other deemed investments	3%		
Trusts / other	3%	2.5%	0%
Trusts / insurance bond		2.5%	
Private companies	3%	2.5%	100%
Super		5%	
Funeral bonds		2.5%	
Account-based pension 1		5%	
Account-based pension 2		5%	
Lifestyle assets		0%	
Other lifestyle assets		0%	
Home		2.5%	

Income item	Rate of annual increase	Expense item	Rate of annual increase
Home rental	2.5%	Home / rental expenses	2.5%
Investment property rent	2.5%	Private health premiums	2.5%
Overseas pensions	2.5%	Lifestyle	2.5%
Other taxable income 1	0%	Other expenses	0%
Other taxable income 2	0%	Additional services fee	0%
Other non-taxable income	0%	Investment property	2.5%
		Other deductions	2.5%

