

## INTRODUCTION

**[OPTIONAL - Delete this sentence if this is not the first SoA you have provided to the client]** Thank you for appointing us to advise you about your financial situation.

This Statement of Advice sets out our recommendations to assist you to achieve your financial goals and objectives. It is personally tailored for you. It is important that you read it carefully and ensure that you understand our recommendations.

**[OPTIONAL - Use this sentence only if you are incorporating an earlier SoA.]** It incorporates the information about <describe the information that you wish to refer to in the earlier SoA> in our Statement of Advice dated <insert date>. If you would like a copy of that SoA, we can supply this to you at no charge.

**[OPTIONAL: Use this sentence if you have provided an Executive Summary]** A quick summary of our advice is contained in the Executive Summary below, but please do read the SoA in full so that you understand the reasoning behind our recommendations.

Our recommendations will remain current for 30 days (**[OPTIONAL - Insert this sentence if life insurance is included in the SoA]** unless you have a birthday in the meantime). If you decide to implement our recommendations after that time, please contact us so we can confirm that our advice is still suitable for you.

If you have any concerns or would like to discuss any of our recommendations, please contact us.

Because this Statement of Advice is based on your circumstances and is personal to you, no one else should follow or rely on the recommendations in this advice. If they did, we would not accept any liability to them.

**[OPTIONAL: Use this section if you have multiple recommendations]**

## EXECUTIVE SUMMARY

In summary, our recommendations regarding the steps that you need to take in order to achieve your financial goals and objectives are as follows:

**[USER GUIDE: Delete any headings for which you have made no recommendations]**

### Strategies

<Insert summary of recommendation>

### Superannuation Products

<Insert summary of recommendation>

### Investment Products **[OPTIONAL: insert this if you are also recommending a gearing product] (including Gearing Products)**

<Insert summary of recommendation, including gearing products if any>

### Administration Service

<Insert summary of recommendation>

### Insurance Products

<Insert summary of recommendation>

Full details of our recommendations are contained in the section entitled Our Advice.

[USER GUIDE: Delete this if you use a separate letter of engagement which covers ongoing services] We also recommend that you engage us to provide the following further services:

- <Insert summary of services>
- <Insert summary of services>

More information about this recommendation is contained in the section entitled Our Services.

## YOUR GOALS AND OBJECTIVES

[USER GUIDE: Describe the client's goals and objectives exactly as they told them to you. Do not substitute your view of what the client goals are or should be] From our discussions with you, we understand that your financial goals and objectives are as follows:

- <Insert Details of Objective 1>
- <Insert Details of Objective 2>
- <Insert Details of Objective 3>
- <Insert Details of Objective 4>

## SCOPE OF OUR ADVICE

### What you sought from us

You asked us to advise you about the following areas:

- <Insert Superannuation>
- <Insert Investment>
- <Insert Personal Risk Insurance>
- <Insert Tax Effective Investment>
- <Insert Retirement Planning>
- <Insert Estate Planning>
- <Insert Other>

### What we suggested

We suggested that you seek advice about the following areas:

- <Insert Superannuation>
- <Insert Investment>
- <Insert Personal Risk Insurance>
- <Insert Tax Effective Investment>
- <Insert Retirement Planning>
- <Insert Estate Planning>
- <Insert Other>

### Final agreed scope of advice

Following a discussion about your priorities and the risk and consequences of scoping out certain areas of advice, we agreed that this piece of advice will only cover the following areas:

- <Insert Superannuation>
- <Insert Investment>
- <Insert Personal Risk Insurance>
- <Insert Tax Effective Investment>