

<insert company logo>

INTRODUCTION

[OPTIONAL - Delete 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 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>.

A quick summary of our advice is contained in the Summary of Advice section, 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 (<Insert 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.

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

<You have asked us to / We have agreed that we will> 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>

You have agreed that we should not advise you about <Insert areas of advice not covered> because <Insert reasons why you have not addressed this area>.

The Fold's Product Licence Terms and Conditions are available from our website at: <http://www.thefoldlegal.com.au/product-licence-terms-conditions>.

<insert company logo>

[OPTIONAL - You may wish to insert this paragraph if the SoA does not deal with estate planning and it is relevant to the client and within the subject matter of the advice sought by the client.] We strongly recommend that you seek our advice in relation to estate planning. It is important to ensure you have an appropriate Will and enduring power of attorney, which will assist to transfer your assets upon death in a tax efficient manner, and deals effectively with control of your assets and asset protection issues.

If you feel that you would like advice in these or any other areas at any time, please contact us and we will be happy to assist.

YOUR CURRENT SITUATION

[USER GUIDE: Use this and the next paragraph if you need to describe the client's circumstances in this SoA] <Insert a brief summary of the client's personal circumstances which are relevant to this advice as well as a brief explanation of the purpose for which the client has sought advice. Example: You and your wife are 32 years of age with no dependents. You earn a combined income of approximately \$150,000p.a. You have combined debts and liabilities of \$25,000 which include a car loan and credit card debt.>

Full details of our understanding of your current financial circumstances are set out in Annexure 1. Please check that these are correct. Do tell us if they are not correct or your personal circumstances have changed since we met with you, as if this is the case, our recommendations may not be suitable for you.

[USER GUIDE: You may prefer to use this paragraph if you are incorporating information about the client's circumstances from an earlier SOA. You must also include the "incorporation by reference" paragraph in the Introduction] Your current situation has not changed since our SoA dated <insert date>, except for your <describe what information is no longer current or correct and how it has changed, e.g. your income which has now increased to \$X>

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

SUMMARY OF OUR ADVICE

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>

Investment Products

<Insert summary of recommendation>

Superannuation Products

<Insert summary of recommendation>

Insurance Products

<Insert summary of recommendation>

Administration Service

<Insert summary of recommendation>

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

The Fold's Product Licence Terms and Conditions are available from our website at: <http://www.thefoldlegal.com.au/product-licence-terms-conditions>.