

## Client Financial Needs Analysis

### Personal Information:

Client full names: \_\_\_\_\_

Client surname: \_\_\_\_\_

Known as: \_\_\_\_\_

Date of birth: \_\_\_\_\_

Identity number: \_\_\_\_\_

Telephone number: \_\_\_\_\_

Email address: \_\_\_\_\_

Postal address: \_\_\_\_\_

Street address: \_\_\_\_\_

Marital status: \_\_\_\_\_

In community /ANC : \_\_\_\_\_

Spouse full names & surname: \_\_\_\_\_

Spouse date of birth: \_\_\_\_\_

Spouse Identity number: \_\_\_\_\_

Provision for studies (Yes/No): \_\_\_\_\_

Provision for studies after death (Yes/No): \_\_\_\_\_

Child 1 name and surname: \_\_\_\_\_

Child 1 date of birth: \_\_\_\_\_

Maintenance payable to child 1(Yes/No): \_\_\_\_\_

Maintenance period payable to child 1 (age): \_\_\_\_\_



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Child 2 name and surname: \_\_\_\_\_

Child 2 date of birth: \_\_\_\_\_

Maintenance payable to child 2 (Yes/No): \_\_\_\_\_

Maintenance period payable to child 2 (age): \_\_\_\_\_

Child 3 name and surname: \_\_\_\_\_

Child 3 date of birth: \_\_\_\_\_

Maintenance payable to child 3 (Yes/No): \_\_\_\_\_

Maintenance period payable to child 3 (age): \_\_\_\_\_

Child 4 name and surname: \_\_\_\_\_

Child 4 date of birth: \_\_\_\_\_

Maintenance payable to child 4 (Yes/No): \_\_\_\_\_

Maintenance period payable to child 4 (age):- \_\_\_\_\_

Testament (Yes/No): \_\_\_\_\_

If so, who is the executor: \_\_\_\_\_

Maintenance payable to former spouse (Yes/No): \_\_\_\_\_

Monthly maintenance payable for children as per court order (amount per child): \_\_\_\_\_

Monthly maintenance payable to former spouse as per court order: \_\_\_\_\_

Period maintenance payable to former spouse (years): \_\_\_\_\_

Bequest of estate to spouse (Yes/No): \_\_\_\_\_

Special bequests (% of total estate): \_\_\_\_\_

Special bequests (rand amount): \_\_\_\_\_

Employer: \_\_\_\_\_

Job description: \_\_\_\_\_

Planned retirement age: \_\_\_\_\_

### **Financial Information:**

Percentage of current income required at retirement: \_\_\_\_\_

Disability Benefit lump sum group benefit: \_\_\_\_\_

Disability income from employer –income replacement (monthly amount): \_\_\_\_\_

Current value of pension / provident fund (fund value): \_\_\_\_\_

Expected income from pension fund – defined benefit fund (current value): \_\_\_\_\_

Lump sum pension / provident fund (eg, state services gratuity amount) (future value): \_\_\_\_\_

% Contribution to pension / provident fund –retirement (own + employer): \_\_\_\_\_

Employer income after death (monthly amount): \_\_\_\_\_

Pensionable income (monthly salary): \_\_\_\_\_

Bonus (annual amount): \_\_\_\_\_

Non-pensionable fringe benefits (per month): \_\_\_\_\_

Other income - investment income /interest /business income/ defined benefit fund (per month): \_\_\_\_\_

Living annuity % withdrawal: \_\_\_\_\_

Rental income (per month): \_\_\_\_\_

Other passive income (per month): \_\_\_\_\_

% of current income needed after death (min 70%): \_\_\_\_\_

Period for provision until retirement – Client choice: \_\_\_\_\_

### **Assets and current provisions:**

Value of property 1 - primary home: \_\_\_\_\_

Value of property 2: \_\_\_\_\_

Value of property 3: \_\_\_\_\_

Value of farm: \_\_\_\_\_

Provision for house at death: \_\_\_\_\_

Value of business interest: \_\_\_\_\_

Furniture value: \_\_\_\_\_

Value of vehicle 1: \_\_\_\_\_

Value of vehicle 2: \_\_\_\_\_

Other movable assets: \_\_\_\_\_

Cash: \_\_\_\_\_

Shares portfolio (current value): \_\_\_\_\_

Unit trust: \_\_\_\_\_

Group life cover (employer): \_\_\_\_\_

Other liquid assets (livestock at market value): \_\_\_\_\_

Equipment and tools (Market value): \_\_\_\_\_

Credit Loans Accounts: \_\_\_\_\_

Value of trust assets property 1-private home: \_\_\_\_\_

Value of trust assets property 2: \_\_\_\_\_

Value of trust assets property 3: \_\_\_\_\_

Value of trust assets farm: \_\_\_\_\_

Value of trust assets – other assets: \_\_\_\_\_

Value of trust assets- business interest: \_\_\_\_\_

### **Liabilities:**

Debt mortgage 1: \_\_\_\_\_

Debt mortgage 2: \_\_\_\_\_

Debt hire purchase 1: \_\_\_\_\_

Debt on hire purchase 2: \_\_\_\_\_

Overdraft: \_\_\_\_\_

Personal Loan: \_\_\_\_\_

Other Liabilities (Credit Card, etc.): \_\_\_\_\_

Security: \_\_\_\_\_

Settle spouse's debt: \_\_\_\_\_

Provision to settle trust liabilities /debt: \_\_\_\_\_

**Investment needs:**

**Goal 1:**

Term:\_\_\_\_\_

Value:\_\_\_\_\_

**Goal 2:**

Term:\_\_\_\_\_

Value:\_\_\_\_\_

**Goal 3:**

Term:\_\_\_\_\_

Value:\_\_\_\_\_

**Quote Information:**

**Client**

Highest qualifications:\_\_\_\_\_

Smoking status:\_\_\_\_\_

Profession:\_\_\_\_\_

% spend on administration:\_\_\_\_\_

% spend on traveling:\_\_\_\_\_

% spend on supervision:\_\_\_\_\_

% spend on manual labor:\_\_\_\_\_

Monthly income:\_\_\_\_\_

**Spouse:**

Highest qualifications:\_\_\_\_\_

Smoking status:\_\_\_\_\_

Profession:\_\_\_\_\_

% spend on administration:\_\_\_\_\_

% spend on traveling:\_\_\_\_\_

% spend on supervision:\_\_\_\_\_

% spend on manual labor:\_\_\_\_\_

Monthly income:\_\_\_\_\_