

Private & Confidential

FACT FINDING SHEET

FOR	:
COMPLETED BY	:
DATE	:

IMPORTANT NOTICE

Your financial advisor must have sufficient relevant information before he can make a suitable recommendation. The information that you provide on your investment objective, financial situation and your particular needs will be the basis of the advice given.

A POINT TO NOTE:

A product purchased without completing this Fact-Finding Form, or following partial or accurate completion, may not be appropriate to your needs.

Some of the advantages that you would have of completing this form are that this form enables your advisor to

- Assess your financial health more accurately
- Cater for your total financial needs
- Ensure that there is no duplication in the recommendations proposed
- Provide you some form of financial planning to try to realize your financial goals

As such, the recommendations given can only be as accurate as the information that is provided.

1. CLIENT PARTICULARS

What is your main reason for seeking advices?

Answer: Looking forward to improve my financial planning for myself and family.

Personal Information – Client

Name:	NRIC:	DOB:	
Address:			
Tel: (H): NIL	(O)	(Mobile):	Fax: NIL
E-mail:		Marital Status: WIDOWER	
Residential Status:	<input type="checkbox"/> Malaysian		<input type="checkbox"/> Others

Personal Information – Spouse

Name:	NRIC:	DOB:	
Address:			
Tel: (H):	(O)	(Mobile):	Fax:
E-mail:		Marital Status:	
Residential Status:	<input type="checkbox"/> Malaysian		<input type="checkbox"/> Others

Children / Dependents:

Name 1:	DOB:	Dependent: <input type="checkbox"/> Y <input type="checkbox"/> N
Name 2:	DOB:	Dependent: <input type="checkbox"/> Y <input type="checkbox"/> N
Name 3:	DOB:	Dependent: <input type="checkbox"/> Y <input type="checkbox"/> N
Name 4:	DOB:	Dependent: <input type="checkbox"/> Y <input type="checkbox"/> N
Name 5:	DOB:	Dependent: <input type="checkbox"/> Y <input type="checkbox"/> N

1. CLIENT PARTICULARS

Employment Details - SELF:

Occupation:	Employment Status:
Business Name:	Retirement Age:
Address:	Retirement Date:

Employment Details - SPOUSE:

Occupation:	Employment status:
Business name:	Retirement Age:
Address:	Retirement Date:

Health:

SELF:

Are you in good health? Y N (If no, give details on last page) Smoker? Y N

SPOUSE:

Are you in good health? Y N (If no, give details on last page) Smoker? Y N

Are there any histories of medical hereditary problems?

Estate Details - SELF:

WILL: Last updated: _____ Held by: _____

Do you have a Testamentary Trust Setup? Y N
 Do you have a Power of Attorney? Y N Name of Attorney: _____
 Do you have a Living Trust Setup? Y N

Estate Details - SPOUSE:

WILL: Last updated: _____ Held by: _____

Do you have a Testamentary Trust Setup? Y N
 Do you have a Power of Attorney? Y N Name of Attorney: _____
 Do you have a Living Trust Setup? Y N

2. YOUR CASH FLOW STATEMENT

Do you plan or are there factors within 12 months, which may significantly increase or decrease your current income and expenditure position? (E.g. An inheritance or borrowing money for investment or purchase of a holiday home. etc.)

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Statement of CASH FLOW				
<u>CASH INFLOWS</u>	<u>You</u>	<u>Spouse</u>	COMBIINED	MONTHLY
-	RM	<u>RM</u>	RM	RM
Gross Annual Income				
Gross Annual Employment Bonus				
EPF From Employer				
Subtotal				
(Less EPF Of Employee)				
(Less EPF Of Employer)				
(Less SOCSO)				
Net Annual Income & Bonus				
Annual Interest Income (FD)				
Annual Rental Income				
Annual Dividends (Shares)				
Sale Of Assets				
Borrowing (ie. Credit Card and Personal Loan)				
<u>TOTAL INFLOW</u>				
-				
<u>Fixed Outflow</u>				
Resident Home Mortgage (one house)				
Investment Property Mortgage				
Car Loan Repayment				
Other Bank Loan Repayment				
Education Loan Repayment				
Credit Card Loan				
Savings & Investment				
Vehicle (Car Maintenance, Road Tax,				

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Revised: Jan 2022

Insurance)				
Life Insurance				
Insurance Premium for Medical				
Life Insurance				
Life Insurance				
Life Insurance				
Insurance Premium for Medical				
Total Fixed Outflow				
<u>Variable Outflow</u>				
Food				
Clothing				
Utilities & Telephone				
Entertainment				
Children's Maintenance				
Nanny Expenses				
Parent Allowance				
Vacations				
Income Tax				
Total Variable Outflow				
Total Cash Outflow				
Net Cash flow (surplus)				

3. YOUR NET WORTH STATEMENT

Statement of NET WORTH			
ASSETS	<u>You</u>	<u>Spouse</u>	Combined
Cash / Cash Equivalent	RM	RM	RM
Saving A/C			
Current A/C			
Fixed Deposit			
Life Insurance Cash Value			
Life Insurance Cash Value			
Children Saving A/C			
Total Cash & Cash Equivalent			
<u>Investment Assets</u>			
Equities (Stock & Shares)			
Bonds / Fixed Income			
Unit Trust			
Investment Linked Policies			
EPF			
Other Retirement Account Balance			
Property			
Others			
Total Investment Assets			
Personal Used Assets			
Owner Occupied Property			
Home Furnishings			
Cars			
Jewellery/ Collections			
Others			
Total Used Assets			
Total Assets			

3. YOUR LIABILITIES

Liabilities	Rate	You	Spouse	Joint	Monthly Payment	Outstanding Balance
	%	RM	RM	RM	RM	RM
Current Liabilities						
Credit Cards (Term 5 Years - Taken 2 years ago)						
Credit Cards (Term 5 years - Taken 3 years ago)						
Overdraft						
Income Tax Payable						
Other Bank Loans (Term 5 years - Taken 4 years ago)						
Education Loan (Bal 5 years to pay)						
Total Current Liabilities						
Long Term Liabilities						
Residential Home Loan						
Investment Property						
Car Loan (Term 9 years - Taken 2 years ago)						
Car Loan (Term 9 years - Taken 4 years ago)						
Home Renovation Loan						
Family or Personal Loan						
Others						
TOTAL LONG-TERM LIABILITIES						
TOTAL LIABILITUES						
NET WORTH						

4. YOUR FINANCIAL GOALS AND OBJECTIVES

Short Term (Less Than 3 years)	Estimated Costs
Clear credit card loan	
Clear credit card loan	
Clear bank loan – personal loan	
Start his PRS account immediately – for both husband and wife	
To open SSPN account	
Parental care	
Refinancing Housing Loan	
Medium Term (3 – 7 years)	Estimated Costs
To settle the Education loan	
To look into the family protection	
Long Term (More Than 7 years)	Estimated Costs
Children Education	
Retirement Planning	

YOUR PERSONAL PRIORITIES

Rank your personal priorities starting from 1 (most important) to 10 (least important). If not applicable, please state N/A.

PERSONAL PRIORITIES	YOU	SPOUSE
	Ranking	Ranking
Providing for family in the event of death		
Providing for you and your family in the event of disability		
Providing for long-term medical care (major critical illness)		
Providing for hospital and surgical benefits		
Debt management / loan cancellation		
Saving for short term (<i>e.g., deposit for home, car</i>)		
Saving for medium term (<i>e.g., early mortgage repayment</i>)		
Funding your children’s tertiary education		
Funding for a comfortable retirement		
Planning for possible Estate Duty Taxes		

YOUR RISK PROFILE

1. What is your investment time horizon?
 - a. I plan to hold my investment portfolio for the next 1 year
 - b. I plan to hold my investment portfolio for the next 5 years
 - c. I plan to leave my money for 10 years or more

2. When you hear unexpected, adverse or bad financial news, you
 - a. Never over react
 - b. Rarely over react
 - c. Always over react

3. If you have invested in a stock that rose 25% within 3 months after you bought it, you would
 - a. Do nothing or buy more shares
 - b. Sell some shares
 - c. Sell all your shares

4. In case of an emergency, you would have available savings to pay for...
 - a. Less than 3 months living expenses
 - b. 3 to 6 months living expenses
 - c. More than 6 months living expenses

5. Choose the statement that best describes your investment savings goal in relation to inflation
 - a. My savings should be very safe, even if my investment returns do not keep up with inflation
 - b. It is important that the value of my investment grow at the same rate as inflation
 - c. It is important that my investment grow faster than inflation

6. What is the maximum loss of value you could accept in any one-year period on your investment portfolio?
 - a. 0%
 - b. 10%
 - c. 25%

Total Score:

SCORING

- a. = 1 point**
b. = 2 points
c. = 3 points

Total Score	Investor profile
6 – 10 points	Low risk
11 -15 points	Medium risks
16 – 18 points	High risks

DISCLAIMER

We accept no responsibility for giving any recommendation or advice based on the Risk Profile Analysis. The Risk Profile Analysis is structured for hypothetical investors whose characteristics, circumstances and requirement may differ from your own. The Risk profile Analysis is BUT a useful guide.

RETIREMENT PLANNING

Retirement Plan	You (%)	Spouse (%)
What is your desired annual retirement income (in today's Ringgit or % of your last drawn salary)?		
Planned retirement Age?		
Estimated Life Expectancy		

TERTIARY PLANNING

Estimated Cost of Education (in today's Ringgit):					
1 st Child	RM	in	years	Local / Overseas for	years
2 nd Child	RM	in	years	Local / Overseas for	years
3 rd Child	RM	in	years	Local / Overseas for	years
4 th Child	RM	in	years	Local / Overseas for	years
5 th Child	RM	in	years	Local / Overseas for	years
Available Resource for Tertiary Education					
At age 18 -		RM			
At age 18 -		RM			
3 rd Child		RM			
4 th Child		RM			
5 th Child		RM			

OTHERS

1. Do you, your spouse or children expect to receive an inheritance in the near future? Y N

If yes, please provide details:

2. Other information for consideration (e.g., expected changes to your income or debt level, proposed sales of assets, capital gains tax liability, etc.)

ECONOMIC INDEX

ASSUMPTIONS

Assumptions are the basis of which computations are made.

REQUIRED ASSUMPTIONS:	YOU	SPOUSE
What do you feel is a fair rate of inflation?		
What is your expected wage (including bonus) growth rate?		
Either: What % of your current annual income would you need at retirement?		
Or: What annual amount, in today's Ringgit would you require during retirement?		
What would you consider a fair rate of return for the following before retirement?		
• Savings Accounts		
• Fixed Deposit		
• Life Insurance Policies		
• Insurance Investment-linked / Insurance Policies		
• Medical Inflation Rate		
• Unit trusts (Fixed Income)		
• Unit trusts (Balanced Fund)		
• Unit trusts (Equity)		
• Bonds		
• PRS (Conservative)		
• PRS (Moderate)		
• PRS (Aggressive)		
• EPF		
• Other Retirement Account (PRS)		
• SSPN		
• Housing Loan		

• Car loan		
• Credit Card Loan (Retail)		
• Credit Card Loan (Non-Mortgage Loan)		
• Personal Loan		
What would you consider a fair rate of return on investment during retirement?		
What would you consider a fair education inflation rate?		
University Entry Age		
Number of Years in University		

EXISTING INSURANCE/INSURANCE POLICIES

Let’s review your existing Insurance/ *Insurance* program (All forms of Insurance/ *Insurance* policies owned by you or provided by the company, e.g. Group benefits, motor car, Mortgage, household contents, investment Linked, Disability, Income protection, hospital. Surgical benefits, including 3rd party child education policies)

YOU:

Policy type	Inception date	Basic Sum Assured	Riders/ Age	Other Benefits	Maturity date / Age	Maturity /surrender Amount	Cash Value	Outstanding loans	Contribution /Annum
INSURANCE ILP									
H&S									
GROUP TERM									
PA									

SPOUSE:

Policy type	Inception date	Basic Sum Assured	Riders/ Age	Other Benefits	Maturity date / Age	Maturity/ surrender Amount	Cash Value	Outstanding loans	Contribution/ Annum
WHOLE LIFE INSURANCE									
H&S									
PA									

CHILDREN:

Policy type	Inception date	Basic Sum Assured	Riders/ Age	Other Benefits	Maturity date / Age	Maturity/ surrender Amount	Cash Value	Outstanding loans	Contribution/ Annum
ILP FRANCIS									
ILP VALARIE									

GENERAL INFORMATION

We need to know of any circumstances that may or may not have in the past affected an application for Insurance on your life. Things to consider may include your health, any conditions, any participation in hazardous sports, previous illnesses or accidents, or if you have ever been declined or rated for Insurance cover.

TAX PLANNING

Tax Relief for Resident Individual / Year of Assessment 2021

No	Individual Relief Types	Amount (RM)	You (RM)	Spouse (RM)
1	Individual and dependent relatives	9,000		
2	Medical treatment, special needs and carer expenses for parents (Medical condition certified by medical practitioner)	8,000 (Restricted)		
3	Purchase of basic supporting equipment for disabled self, spouse, child or parent	6000 (Restricted)		
4	Disabled individual	6,000		
5	Education fees (Self) i. Other than a degree at masters or doctorate level - Course of study in law, accounting, islamic financing, technical, vocational, industrial, scientific or technology ii. Degree at masters or doctorate level - Any course of study iii. Any course of study undertaken for the purpose of up-skilling or self-enhancement recognized by the Director General of Skills Development under the National Skills Development Act 2006 – effective from YA 2021 until YA 2022. (Restricted to 1,000)	7000 (Restricted)		
6	Medical expenses for serious diseases for self, spouse or child			
7	Medical expenses for fertility treatment for self or spouse			
8	Vaccination expenses for self, spouse and child. Types of vaccine which qualify for deduction are as follows: i. Pneumococcal; ii. Human papillomavirus (HPV); iii. Influenza; iv. Rotavirus; v. Varicella; vi. Meningococcal; vii. TDAP combination (tetanus-diphtheria-acellular-pertussis); and viii. Coronavirus Disease 2019 (Covid-19) (Restricted to 1,000)	8000 (Restricted)		
9	(i) Complete medical examination for self, spouse, child as defined by the Malaysian Medical Council (MMC). (ii) COVID-19 detection test including purchase of self detection test kit for self, spouse, child. (Restricted to 1,000)			
10	Lifestyle – Expenses for the use / benefit of self, spouse or child in respect of: i. purchase and subscription of books / journals / magazines / newspapers (including electronic subscription) / other similar publications (Not banned reading materials) ii. purchase of personal computer, smartphone or tablet (Not for business use) iii. purchase of sports equipment for sports activity defined under the Sports Development Act 1997 and payment of gym membership iv. payment of monthly bill for internet subscription (Under own name)	2500 (Restricted)		
11	Lifestyle – Purchase of personal computer, smartphone or tablet for self, spouse or child and not for business use. This deduction is an addition to the deduction granted under item 10.	2500 (Restricted)		
12	Purchase of breastfeeding equipment for own use for a child aged 2 years and below (Deduction allowed once in every 2 years of assessment)	1000 (Restricted)		

Fact Finding Sheet

Revised: Jan 2022

No	Individual Relief Types	Amount (RM)	You (RM)	Spouse (RM)
13	Payment for child care fees to a registered child care centre / kindergarten for a child aged 6 years and below	3000 (Restricted)		
14	Net deposit in Skim Simpanan Pendidikan Nasional (Net deposit is the total deposit in 2021 MINUS total withdrawal in 2021)	8000 (Restricted)		
15	Husband / wife / payment of alimony to former wife	4,000 (Restricted)		
16	Disabled husband / wife	5,000		
17	Each unmarried child and under the age of 18 years old	2,000		
18	Each unmarried child of 18 years and above who is receiving full-time education ("A-Level", certificate, matriculation or preparatory courses).	2,000		
19	Each unmarried child of 18 years and above that:	8,000		
	i. receiving further education in Malaysia in respect of an award of diploma or higher (excluding matriculation/ preparatory courses). ii. receiving further education outside Malaysia in respect of an award of degree or its equivalent (including Master or Doctorate). iii. the instruction and educational establishment shall be approved by the relevant government authority.			
20	Disabled child	6,000		
	Additional exemption of RM8,000 disable child age 18 years old and above, not married and pursuing diplomas or above qualification in Malaysia @ bachelor degree or above outside Malaysia in program and in Higher Education Institute that is accredited by related Government authorities	8,000		
21	Life insurance and EPF INCLUDING not through salary deduction I. Pensionable public servant category o Life insurance premium II. OTHER than pensionable public servant category o Life insurance premium (Restricted to RM3,000) o Contribution to EPF / approved scheme (Restricted to RM4,000)	7,000 (Restricted)		
22	Deferred Annuity and Private Retirement Scheme (PRS) - with effect from year assessment 2012 until year assessment 2025	3,000 (Restricted)		
23	Education and medical insurance (INCLUDING not through salary deduction)	3,000 (Restricted)		
24	Contribution to the Social Security Organization (SOCSO)	250 (Restricted)		
25	Payment for accommodation at premises registered with the Commissioner of Tourism and entrance fee to a tourist attraction (Expenses incurred on or after 1st March 2020 until 31st December 2021) Registered accomodation premises can be check thru link of : http://www.motac.gov.my/en/check/registered-hotel	1,000 (Restricted)		
26	Additional lifestyle tax relief related to sports activity expended by that individual for the following: i. Purchase of sport equipment for any sports activity as defined under the Sport Development Act 1997 (excluding motorized two-wheel bicycles); ii. Payment of rental or entrance fee to any sports facility; and iii. Payment of registration fee for any sports competition where the organizer is approved and licensed by the Commissioner of Sports under the Sport Development Act 1997.	500 (Restricted)		

* For latest tax relief schedule, kindly refer to Inland Revenue Board of Malaysia (www.hasil.org.my).

CLIENT ACKNOWLEDGEMENT

	Yes (Initial Please)	No (Initial Please)
The information provided in this form is COMPLETE & ACCURATE to the BEST OF MY KNOWLEDGE Or		
I have chosen to ONLY DISCLOSE a LIMITED AMOUNT of information shown in this form Or		
I have CHOSEN & REQUESTED that NO FORMAL ANALYSIS is to be conducted for my circumstance		

I understand and acknowledge that by not completing a **FACT FINDER**, the recommendations given may not be accurate and appropriate to my needs and objectives.

Client Signature & name:

Spouse signature & name:

NRIC No.:

NRIC No.:

Date:

Dates

ADVISOR'S DECLARATION

I declare that the information provided by me in this "Fact Find" is confidential and is only to be used for the purpose of fact finding in the process of recommending suitable products and shall not be used for any other purposes.

Signature of Advisor:

IC

Date:

ADDITIONAL INFORMATION

DISCLAIMER

All information, particulars and data contained herein is confidential and privileged to the intended recipient and/or user only. Such information, particulars and data shall not be used by the intended recipient otherwise than for the purpose expressly and/or impliedly stated by Malaysian Financial Planning Council (MFPC) and mutually agreed upon by all parties who are privy to the same.

If you are not the intended recipient and/or user, you are notified that any use, dissemination, distribution or copying of such information, particulars and data is strictly prohibited. If you have received such information, particulars and data in error, please notify the MFPC immediately and return the original forthwith.

Client's Signature & Name
Name
NRIC No:
Date:

Advisor's Signature &
NRIC No:
Date:

CANDIDATE'S DECLARATION

"I hereby declare that the project paper is based on my original work except for quotations and citations that have been duly acknowledged. I also declare that the same project has not been previously submitted for any other program at MII or MFPC."

Advisor's Signature

NRIC No:

Date: