

# YOUR HARD QUESTIONS CHECKLIST

When you're talking about your wealth, it's important to get answers to all the big questions.

Perpetual's Hard Questions checklist is designed to help. We've included space for answers to the hard questions - and some of your own. Don't forget, Perpetual is happy to offer you a free worry-check on your existing adviser relationship.

## PRINCIPLES FOR FINDING THE RIGHT ADVISER



Good client/adviser relationships start with conversations about dreams and plans, not dollars and cents.



If you live as a family, plan as a family. Where possible, bring your partner and/or adult children to your advice meetings.



A good financial plan will evolve over the years. Look for an adviser you can trust to see you through the changes in your life.

### 1. HOW DO YOU INVEST MY MONEY?

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### 2. WHAT ARE YOUR QUALIFICATIONS?

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### 3. HOW DO YOU GET PAID?

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### 4. DO YOU ACCEPT GRANDFATHERED COMMISSIONS?

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## 5. WHO OWNS YOUR FINANCIAL PLANNING BUSINESS?

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## 6. DO YOU RECOMMEND YOUR OWN PRODUCTS?

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## 7. WHY SHOULD YOU BE MY FINANCIAL ADVISER?

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## 8. HOW DO I KNOW YOUR ADVICE IS TAILORED TO MY NEEDS?

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## OTHER QUESTIONS:

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### YOUR FREE WORRY-CHECK

Uncertain about your current advice relationship? A Perpetual adviser will answer the hard questions and talk about your needs. Visit [perpetual.com.au/hardQs](https://perpetual.com.au/hardQs) to book an appointment.

### PERPETUAL PRIVATE

Perpetual Private is the financial advice arm of Perpetual Limited, which is listed on the Australian Stock Exchange and was founded in 1886. We're proud to have family clients who have been advised by Perpetual across five generations.