

Fact Find

Client Name(s)	Gayle Millington and Craig Carroll
Adviser Name	Joanne Brassett
Practice Name	Insurance Advisory Service
Licensee	Insurance Advisory Service (N S W) Pty Ltd
Date Completed	09/03/2026

Confidential Client Information

This booklet has been designed to gather only the information necessary for your Adviser to assist you in achieving your financial goals. If you are completing this booklet on your own, please assist your Adviser by completing as much as you can. If you are unsure about the information required, feel free to leave any section blank and discuss this further with your Adviser during your appointment.

Why we collect this information?

When giving personal advice the law requires Advisers to have reasonable grounds for making any recommendations. This means your adviser must conduct an appropriate investigation into your financial situation, investment objectives and personal needs.

The information requested in this document is necessary to enable your Adviser to make an appropriate recommendation and will be used for this purpose only.

What happens if you give us incomplete or inaccurate information?

If you give us incomplete or inaccurate information, then we need to warn you the advice you receive may not be appropriate for you. You need to check the advice to determine if it is appropriate for you before you proceed in implementing the advice.

Privacy Statement

We are committed to ensuring the confidentiality and security of your personal information. A copy of our privacy policy detailing how we handle your personal information is available on request.

Your personal information

	Client One	Client Two
Title	Ms	Mr
If Other, please provide details		
First Name	Gayle	Craig
Middle Name	Elaine	
Surname	Millington	Carroll
Salutation	Gayle	Craig
Maiden/Previous Name		
Date of Birth	30/12/1977	07/02/1974
Age	48	52
Gender	Female	Male
Marital Status	Married	Married
Nationality	Australian	Australian
Are you currently in good health? If No, please provide details in notes section		
Any Medical Conditions (including date diagnosed)?	<p>Medical history</p> <p>As at 13 October 2021: Gayle replied to Jo. -- Will need to hold off on things atm. I've had some complications and I'm in hospital. Unsure what's wrong with me but they think it has to do with glandular fever as I've had full body weakness and unable to move my limbs. I'm slowly getting movement back on left side of body.</p> <p>As at September 2021: 1) Tooth removed in January 2020 which resulted in nerve damage to the lower left side of her face/jaw. Her Dr has prescribed Lyrica 75mls per day commencing mid-June 2020. The Dr has indicated she may be</p>	

	<p>on this medication for the next 6 months until her nerve damage heals.</p> <p>This has now been ongoing and adding to the above medication she has now been prescribed Gabapentin 300ml 2 x daily for the pain.</p> <p>Client currently has Glandular Fever - had this for 2 weeks.</p> <p>Family medical history</p> <p>As at June 2020: 1) Mother - diagnosed with melanoma at age 50 2) Father - diagnosed with early onset dementia at approx age 60. She has not been advised to undergo a genetic test. **She is estranged from her family so cannot provide further information**</p> <p>Claim history</p> <p>No</p>	
Are you a smoker?	No	No
Have you smoked in the last 12 months?		
Country Of Domicile		
Country Of Residence		
Expatriate?		

Address details

Owner	Address 1	City / Town	Postcode	Address Type	Residency Status
Gayle	271 Gowings Hill Road	Dondingalong	2440	Home	Living with family/friends
Craig	271 Gowings Hill Road	Dondingalong	2440	Home	Living with family/friends

Your contact details

Name	Contact Type	Value	Note	Preferred Contact
Gayle	Mobile	0402 795 874	Mobile	Yes
Gayle	E-Mail	gaylemillington@mail.com	E-Mail	Yes
Gayle	Telephone	9820 7068	Telephone	Yes
Craig	Mobile	0421913929	Mobile	Yes
Craig	E-Mail	craigayle@mail.com	E-Mail	Yes
Craig	Telephone	9820 7068	Telephone	Yes

Additional information

Your reasons for seeking advice

- To maintain a stable, well-structured investment and superannuation portfolio that supports long-term wealth creation while managing risk appropriately.
- To strengthen long-term financial positioning while retaining flexibility, allowing for adjustments as personal circumstances, markets, and opportunities change.
- To continue progressing toward long-term family and retirement objectives, ensuring financial security and confidence both now and into retirement.

Your goals

Owner	Goal Name	Goal Description	Time Horizon

Your employment details

Owner	Employment Status	Occupation	Employer	Gross Basic Annual Income (\$)	Continuous Employment (Months)
Gayle Millington	Self-Employed	Generic 5: Clerical - Light Manual	MC Support	\$0.00	
Craig Carroll	Employed	Check out person at Aldi	Aidi	\$73,000.00	

Employment notes

Start Date : 13 October 2022
 Category : Income earned as a partner/sole proprietor
 Description : Self employed (Partnership)

Your assets

Owner	Asset Category	Description	% Ownership	Related to Address	Purchased On	Asset Value
Joint	Cash	Bank Account	50 50			\$17,000.00
Joint	Investment Property	Newcastle, Thornton	50 50	Newcastle, Thornton		\$800,000.00
Joint	Main Residence	271 Gowings Hill Road	50 50	271 Gowings Hill Road		\$800,000.00
Joint	Investment Property	27 Nana Street	50 50			\$600,000.00
					Gayle Total:	\$1,617,000.00
					Joint Total :	\$600,000.00

Existing bank accounts/ cash deposits

Do you have any Cash Deposits / Savings Accounts	
Client does not wish to disclose	

Owner	Provider	Plan Purpose	Product Name	Current Balance	Start Date	End Date
Craig Carroll, Gayle Millington	Macquarie		Wrap Cash Account	\$1,272.39	17/01/2023	

Your liabilities

Owner	Liability Category	Description	Repayment or Interest Only	Amount Outstanding
Gayle Millington	Other Mortgages	Investment property loan	Repayment	\$690,000.00
Gayle Millington	Other Mortgages	Investment property loan	Repayment	\$480,000.00

Asset & liability notes

Your insurance

Please refer to the insurance matrix.

Your retirement products

Owner	Contract Type	Provider	Policy Start Date	Your Cont.	Emp. Cont.	Value
Craig Carroll	Super	Macquarie	16/01/2023			\$253,400.29
Gayle Millington	Super	Macquarie	06/06/2023			\$89,823.12

Your Investments

Owner	Provider	Contract Type	Your Cont. (reg)	Regular Cont. Freq.	Current Value
Craig Carroll, Gayle Millington	Macquarie	Wrap	\$0.00		\$40,950.49

Your estate planning

	Client One	Client Two
Do you have a valid Will?		
Is it up-to-date?		
Power Of Attorney Granted?		
Attorney Name		

Notes

Signatory					
X			X		
	Gayle Millington	Date		Craig Carroll	Date

Accepted for and on behalf of **Insurance Advisory Service** by:

Signatory		
X		/ /
	Joanne Brassett	Date