

## Your Personal Financial Checklist

| Topic                 | Question  | Yes                      | No                       |
|-----------------------|---|--------------------------|--------------------------|
| Personal Insurances   | Do I have <i>Life</i> and <i>Total &amp; Permanent Disablement (TPD)</i> insurances in place to ensure the financial security of my family in the event of my death or disablement? | <input type="checkbox"/> | <input type="checkbox"/> |
|                       | Do I have <i>Income Protection</i> insurances in place to ensure financial security if I am unable to work for any period due to illness or injury?                                 | <input type="checkbox"/> | <input type="checkbox"/> |
| Superannuation        | Have I consolidated all of my superannuation funds for ease of management and to reduce fees?   | <input type="checkbox"/> | <input type="checkbox"/> |
|                       | Should I think about making additional contributions to boost my tax effective retirement savings?  | <input type="checkbox"/> | <input type="checkbox"/> |
| Investment            | Do I have surplus funds which I could be utilising to establish / grow an investment portfolio?   | <input type="checkbox"/> | <input type="checkbox"/> |
|                       | Should I be thinking about implementing an education savings plan for my children / grandchildren?  | <input type="checkbox"/> | <input type="checkbox"/> |
| Estate Planning       | Do I have a valid <i>Will</i> which reflects my current situation?  | <input type="checkbox"/> | <input type="checkbox"/> |
|                       | Do I have appropriate <i>Power of Attorney</i> Arrangements in place?   | <input type="checkbox"/> | <input type="checkbox"/> |
|                       |   |                          |                          |
| Tax Deductions        | Do I need to consider strategies to reduce my taxable income for tax purposes?  | <input type="checkbox"/> | <input type="checkbox"/> |
| Cashflow Requirements | Do I have sufficient cashflow to meet my required living expenditure requirements?  | <input type="checkbox"/> | <input type="checkbox"/> |
|                       | Do I know where all my money goes? Would I love to be saving but just can't make it work?   | <input type="checkbox"/> | <input type="checkbox"/> |
|                       | Do I have significant credit card or other debt which I need to implement a repayment schedule for?   | <input type="checkbox"/> | <input type="checkbox"/> |