

Financial Health Check

Financial health is about making sure that all aspects of your finances are in order and working for you - you need to look at the whole picture, not just one or two areas. So how is your financial health?

Complete the checklist below to find out how much you know about your current financial situation.

You can then decide what your next steps should be.
(NB: Tick ✓ NO if you are unsure)



	Yes	No	n/a
Superannuation			
I know where ALL my superannuation is and how much I have in total.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I take advantage of the government's tax incentives to contribute to super.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I know that I will have enough money to support the retirement lifestyle I would like.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I salary sacrifice into my super.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Investments			
I know where all my investments are and how much they're currently worth.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I understand the fundamental principles of investing, such as investment risk and gearing.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I know which types of investment provide the best returns suitable to my risk tolerance/comfort level.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Taxation			
My partner is not working/works part-time and we are taking advantage of spouse super contributions.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My investments are structured to be tax effective.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I understand the advantages of salary packaging including salary sacrificing into super.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Income and Cash Flow			
I earn more than I spend.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have credit cards and I pay off the outstanding amount each month.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I know how to consolidate my debts to reduce the interest I pay.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I know how to maximise any Centrelink or Government assistance.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Insurance			
I know exactly what insurance cover my partner and I have.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
If I become disabled or seriously ill tomorrow, I could still pay my mortgage and service my debts.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have enough insurance to cover my family's needs should something happen to me.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Family Succession Planning			
I have an up-to-date will and have nominated an executor.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have organised an enduring power of attorney.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I am aware of the taxation implications of my current estate plan.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Yes No n/a

Adult Children

I have discussed the importance/benefits of personal insurance with my children.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
If something were to happen to my adult child I know they would be financially secure.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I could afford to raise my grandchildren if my adult child could not.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Mortgage

I am aware of all the different types of mortgages available and understand how they work.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I already have a mortgage and am paying more than the minimum monthly repayment.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have considered salary sacrificing into superannuation instead of increasing my mortgage repayments to a level above the required minimum.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I want to repay my mortgage over a shorter period of time than required.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Financial outlook

I am happy with my current life balance and lifestyle (job, social, family, self etc).	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have thought about whether I need to make some lifestyle changes over the next 5 years.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have a plan for saving and/or investing money for shorter term goals (overseas holidays, a new car, etc).	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have a long-term WRITTEN financial plan.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Are you aged 55-64?

I understand how annuities and account-based pensions can work for me.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I understand the benefits of a Transition to Retirement pension.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Looking to retire within 5 years

I am planning to retire in the next 12 months and understand what my Centrelink entitlements could be.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I know how much income I would receive from my investments as they currently stand.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I am looking to retire early and have a strategic plan in place to achieve this.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Aged care planning

I have a friend or family member who may possibly require aged care accommodation in the near future.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have a friend or family member who is already in a hostel or nursing home and wish to have their daily fees reduced.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I am aware of the issues should I choose to move into an aged care facility.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

☐ **YES**, I could benefit from a complimentary, no-obligation appointment.

Name: _____

Email: _____

Contact Phone Number: _____

Mobile Phone: _____



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