

Use of these financial health check questions may assist with goal identification / goal setting and advice scoping.

Date			
Name			
Contact Information			
Employment Status	Employed	Retired	Not Currently Working

Cash Flow

Do you have any concerns about matters such as:	Confident / Have no concerns	Have some concerns	Would like to discuss
Meeting living costs, day to day spending or savings			
Meeting mortgage and other debt obligations and actively reducing debt (especially non-deductible debt)			
Funding for costs such as education & larger planned expenditure items			
Security of income & employment			
Tax efficiency / structure of income			

Comments:

Personal Investments

How confident are you that:	Confident / Have no concerns	Have some concerns	Would like to discuss
You are using your surplus income effectively			
Your investments are achieving your goals / meeting your expectations			
You have a wealth / investment plan for the next 5 years			
Your investments are within your risk tolerance			
Your investments are structured well / tax effectively for you			

Comments:

Retirement Plan

How confident do you feel that:	Confident / Have no concerns	Have some concerns	Would like to discuss
You have clear retirement goals, for example, a timeframe and a level of income you would want			
You are on track to meeting your retirement goals / needs			
You will have sufficient funds to last you the duration of your retirement			
Your existing superannuation accounts are meeting your goals			
Your retirement savings are structured appropriately			

Comments:

Risk Plan

Regarding your personal insurances, how confident are you that:	Confident / Have no concerns	Have some concerns	Would like to discuss
Your insurances would cover you sufficiently for most foreseeable circumstances			
You are paying reasonable premiums / your insurance spend is reasonable			
Have appropriate levels of cover in place			
Your family would continue to live comfortably if something happened to you			
You review your insurance policies regularly			

Comments:

Estate Plan

Maintaining a current will is essential to estate planning to ensure your estate is distributed in the manner you would like and can help protect your estate. In this regard, how confident are you that:	Confident / Have no concerns	Have some concerns	Would like to discuss
Your Will is up to date and reflects your current wishes			
Your assets will go to the right people			
You have someone that will be able to make decisions on my behalf if you cannot do so yourself			
Your surviving family or executor could easily find all relevant documents			
Your family is aware of your medical and lifestyle wishes			

Comments: