



Client self-assessment questionnaire: A look at your current financial health

This review tool allows you to assess the state of your total financial health. It's a chance to gain a holistic and objective view of where your finances stand, and will help you and your adviser in developing the best strategies to achieve your financial goals.

Definition of success:

- Have you clearly defined your lifestyle goals? Yes No
- Do you review these goals regularly? Yes No
- Do you have a definition of success you are working towards? Yes No

Debt strategies:

- Have you eliminated all non-tax deductible debt? Yes No
- Do you have a known or planned time schedule to remove that debt? Yes No
- Have you eliminated tax deductible debt? Yes No

Budgeting:

- Do you have a monthly/annual budget? Yes No
- Are your expenses less than your net income? Yes No
- Are you using any surplus cash-flow towards savings or debt reduction? Yes No

Asset protection:

- Do you have life insurance? Yes No
- Do you have disability insurance? Yes No
- Do you have income protection insurance? Yes No
- Do you have critical illness insurance? Yes No
- Have you calculated your insurance cover based on debt reduction and an amount to provide adequate income for your dependents? Yes No

Estate planning:

- Do you have a valid up-to-date will? Yes No
- Do you have a Power of Attorney? Yes No
- Have you planned for tax-advantaged income for your dependents after your death? Yes No

Superannuation:

- Do you have a single superannuation fund? Yes No
- Are you aware of how much super you will have upon retirement? Yes No
- Are you contributing additional amounts to super for you or your spouse? Yes No
- Do you fund insurance for death and disability via your super? Yes No
- Are your contributions received by the super fund without incurring a fee? Yes No
- Have your personal super funds been reviewed in the last 12 months? Yes No

Self Managed Super only:

- Do you have a trust deed? Yes No
- Do you have a documented investment strategy? Yes No
- Is your fund compliant? Yes No
- Are you aware of the total per annum costs of running your fund? Yes No

Investments:

Apart from your home and super investments your only investments? Yes No

Are your investments in line with your risk profile? Yes No

Do you rebalance your investments regularly in line with your risk profile? Yes No

Have you formally reviewed performance in the last 12 months? Yes No

Are your investments aligned to your lifestyle goals? Yes No

Are you diversified across all asset classes? Yes No

Are your investment returns aligned with your expectations? Yes No

Business clients only:

If in partnership, do you have a buy-sell agreement in place? Yes No

Is this agreement funded? Yes No

Is this agreement funded via superannuation? Yes No

Do you have a succession/exit strategy? Yes No

Do you have business overheads insurance? Yes No

Do you have key person insurance? Yes No

Have you answered 'no' too many times?

Speak to us for more information

For more information, contact your Count Financial adviser. They can tailor an appropriate strategy to suit your individual circumstances.

Important information

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