

# Personal Needs Review (Optional)



Name

Date:

If you would like further assistance, please complete and return this form regarding any additional advice or assistance you may require!

## 1. Tax Planning

Are you interested in investigating options to reduce the tax you pay?  Yes  No Thanks

If yes, we will be in contact with you, however please indicate if any of the below strategies interest you;

- Negative Gearing through property
- Negative Gearing through shares and/or managed funds
- Salary sacrificing superannuation contributions
- Other salary sacrificing arrangements
- Use of a Family Trust
- Debt recycling (turning non-tax deductible debt into tax deductible debt)

## 2. Asset Protection

Does your work exposure you to potential personal liabilities such as client/customer negligence claims or other personal financial responsibility claims?  Yes  No

Do you have investments that potentially exposure you to personal liabilities?  Yes  No

Do you now, or will you potentially in the future, operate a business?  Yes  No

If you answered yes to any of the above, would you like to discuss the potential asset protection strategies and options available to you?  Yes  No Thanks

## 3. Wealth Creation

We can provide unbiased, broad advice regarding your financial strategies, budgeting and the like. Therefore if you are interested in building wealth, improving your financial position and/or planning for retirement, would you like us to contact you to arrange a time to discuss how we can help?  Yes  No Thanks

Strategies you may wish to consider include;

- Personal budgeting
- Regular investment plans (geared or un-geared)
- Negative gearing / Margin lending
- Investment structuring (ie. ownership choice, use of a Family Trust)
- Maximising your superannuation contributions
- Managing your superannuation savings to achieve your retirement plans
- Establishing a self managed superannuation fund

*Where you need specific advice regarding selection of financial products, specific share investments, specific property investments and the like, we can assist by referring you to our preferred specialists in these areas.*

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## 4. Wealth Preservation

Will you and your family be fully provided for in the event of your death, total and permanent disability or your inability to work as a result of illness or accident?

Yes  No  Unsure

If no, or you are unsure, would you like us to contact you to discuss the importance of personal insurance (including Income Protection Insurance)?

Yes  No Thanks

## 5. Loans & Refinancing

If you are considering taking out a loan and/or refinancing existing debt facilities we can help in a number of ways, including assisting with;

- Achieving the best possible tax outcome (including maximising tax deductible debt)
- Selection of your finance provider (ie. which Bank?) including feedback and our preferred providers
- Whether to use and selection of a finance broker including feedback and our preferred providers
- Loan structuring including owner of the debt and use of assets as security
- Getting approved, including what should/must be disclosed and what shouldn't/doesn't need to be, as well as assisting with income and cash flow forecasts if required
- Interest type selection (Fixed versus variable)
- Refinancing / Debt Consolidation (including accessing a lower interest rate)

## 6. Estate Planning

Do you, your spouse and your adult children all have Wills?

Yes  No

If no, would you like to know why we believe having a Will, even if just a very basic Will, is so important and why your family will be so grateful for you having one if you were to pass away (however unexpected that may be)?

Yes  No Thanks

Where you do all have Wills we recommend they are due for review (and possible updating or replacing) if one or more of the following apply to you;

- Your marital status has changed (including de facto relationships)
- You have had a child (first or otherwise)
- You have inherited a substantial sum of assets
- Your superannuation has substantially increased
- It has been 5 years since your Will was created or reviewed

Do you, your spouse and your adult children all have Enduring Powers of Attorney (EPA's)?

Yes  No

If no, would you like to know why we believe having an EPA is also so important and why you and your family will be so grateful for you having one if you were to lose your capacity to make decisions about your own financial affairs (again, however unexpected that may be).

Yes  No Thanks

Please return this form to us and we will contact you to arrange a time to meet and discuss your requirements.