



FINANCIAL HEALTH CHECK QUESTIONNAIRE

*My*Life

Managing Your Lifestyle

By completing this questionnaire, you will be able to identify the areas in your finances that are healthy and areas that may be in need of improvement. This form is a great starting point before embarking on your journey with your Financial Adviser.

Your name(s) _____

Your contact details _____

Contact telephone _____ Email address _____

Date(s) of birth _____



Your privacy is important to us

MyLife believes in protecting your rights to privacy at all times. For this reason we have developed a privacy policy which sets out a range of relevant information such as: who we might share your personal information with; what laws we operate under which may impact our obligations around your personal information; how you might access and /or correct your personal information; what you can do if you believe we have not met our obligations around your personal information; and whether your information is likely to be disclosed to an overseas recipient. This policy can be found at infocus.com.au/privacy-policy.

To complete the survey, simply respond to each question with a **'yes'** or **'no'**. If you're not too sure how to respond to a question, leave blank for further discussion.

Cash Flow

1. Do you have an established budget for your income and expenses?

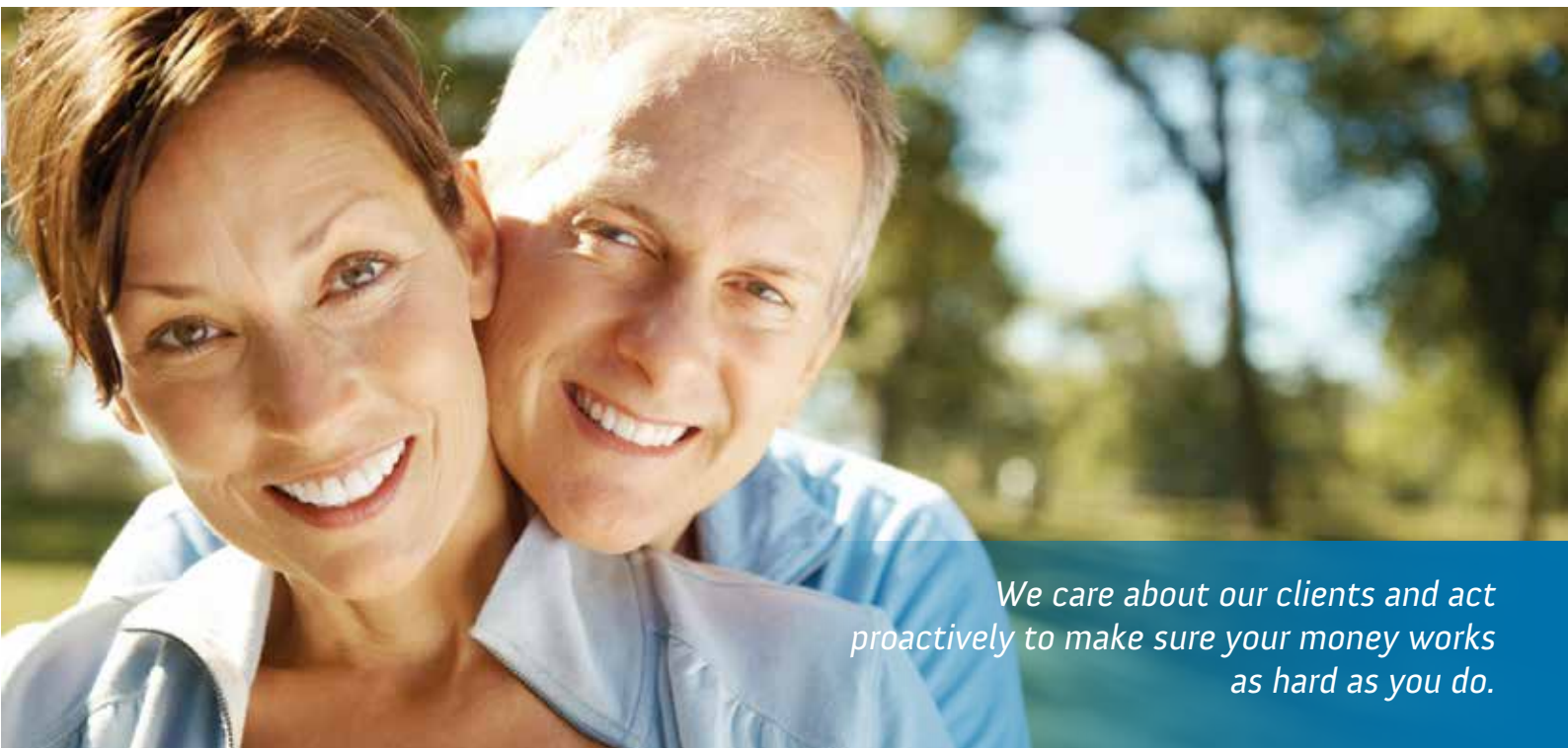
2. Do you have trouble sticking to your cash flow budget?

3. Would you like to save more?

4. Is the interest on your savings meeting your expectations?



Investing starts with ensuring you have surplus cash flow from your daily living expenses to invest. It doesn't need to be much, but if you focus on developing (and sticking to!) your household budget, you can soon find savings that can be invested to help build your future wealth.



We care about our clients and act proactively to make sure your money works as hard as you do.

Building your wealth

1. Do you have a clear understanding of your assets and liabilities?

2. Do you currently earn more than you spend and regularly save?

3. Do you know how to structure your debt to pay it off faster?

4. Are you currently using strategies to reduce your tax?

5. Do you understand the ways in which debt could be used to build wealth?

6. Do you have any particular investment strategies you'd like to discuss (e.g. investing in direct shares or unit trusts)?

Protecting your lifestyle

1. If you (or your spouse) were to pass away or suffer a disability, are you confident that you would be able to sustain your current lifestyle?

2. Have you set aside emergency funds for a rainy day in case you (or your spouse) are made redundant?

3. If you were unable to work for three months (if not longer) due to a serious accident or illness, are you confident that you could meet your overall living expenses without a regular income?





How would your family cope if you couldn't work. What's important to you is important to us.

Superannuation & pre-retirement

1. Do you know the balance and location of your Superannuation?

2. Do you know you can purchase tax efficient insurance through your Superannuation?

3. Do you know how your Superannuation Fund is invested?

4. Does the investment strategy of your Superannuation Fund align with your tolerance towards risk and return objectives?

5. Do you have a plan in place to transition into retirement smoothly?

Post retirement & aged care

1. Are you confident you'll be able to continue to sustain your lifestyle in retirement?

2. Do you understand how your assets and income affect your government benefits?

3. Is it timely to consider Aged Care options and funding for you or your family?

4. Have you sought professional guidance for your Estate Plan?

Thank you for taking the time to participate in your financial health check!

Congratulations on taking the first steps in identifying your financial opportunities.

MyLife

03 90174114 | www.mylife.com.au