

# Are there opportunities that could help you achieve better financial outcomes in the current climate?

To find out, simply complete this short financial health check. Select the answer that best applies to you, skipping any questions that aren't relevant for your circumstances. Your scores will be automatically added, so save the document electronically and email it back to your adviser. If you have any questions or would like to make an appointment, contact us at our Rosny office on 6282 2822.

## The financial markets in 2009

1. Do you feel you have a thorough understanding of current market conditions and what they mean for you?
2. Would you like to find out more about the stock market and investing in tough times?

## Building wealth

3. Did you know you can structure your debt to pay off your loans faster?
4. Did you know by diversifying (spreading your money across a range of investments) you can reduce your investment risk?
5. Did you know you can use the equity you have built up in your home to create wealth?
6. Did you know there are a range of smart strategies that could maximise your after-tax returns?

## Super

7. Do you have multiple super funds?
8. Do you know the benefits of consolidating your super into one fund?
9. Do you know what your super is invested in?
10. Do you know you can purchase tax-effective insurance through super?

## Protecting your family and lifestyle

11. Would your family be able to maintain its lifestyle and pay off debts if you were to die or suffer a serious disability?
12. Do you have money set aside for a rainy day, or in case you or your partner is made redundant?
13. If you were unable to work for three months or longer because of an accident or illness, could you meet your living expenses without a regular income?

## Planning ahead

14. If you're planning to retire in the next 10 years, which statement best describes you?
15. Do you know how much you'll need to have invested to enjoy the same lifestyle in retirement as you do now?

## Score

## Act now

### Score 12-17

It sounds like you have a few questions you'd like answered, so it could be a great time to review your financial strategy. A financial adviser can help you make the most of your money and discuss strategies that could help you achieve a better outcome.

### Score 18-25

You seem to have many aspects of your financial health in good shape, but could still benefit from a comprehensive review. We can highlight new opportunities and strategies you may not have considered, to help put you in a better financial position through all market conditions.

### Score 26+

You may well be on track to a secure financial future as you seem to have a broad understanding of financial strategies and confidence about your financial plans. If you'd like to ensure your plan will help you achieve your long-term goals, just give us a call.

