K.W. Grimes & Associates
Chartered Accountants & Business Consultants

Count

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

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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.

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