

Investment

A BLUEPRINT FOR A BETTER RETIREMENT

Client Checklist

ON TRACK 
IN CONTROL



A note from your adviser

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What does retirement mean to you?

Some people have a clear vision of what they'll be doing in retirement. Others will not give it a second thought until they are forced to retire! Whatever your thoughts, one question remains:

Have you started planning yet?

You should start planning now to make sure you can support the type of lifestyle you want. To give you a bit of help we have put together this handy checklist to help guide you.

Complete the checklist to see how you are tracking. If there are any tasks you need to do as a result, use the 10 Step Action Plan at the back of this booklet.

How much will you need in retirement?

Do you know what lifestyle you want in retirement?

Yes No

Have you started planning for your retirement?

Yes No

At what age do you wish to retire?

Age:

How many years of retirement do you need to provide for?

Years

How much income would you like in retirement?

\$ pa

How often would you like to go on a holiday?

Do you need an emergency fund in retirement?

\$

Do you have a list of all of your assets?

Yes No

Do you have a list of your liabilities (eg loans and credit cards)?

Yes No

Have you checked to see if you have any unclaimed money?

<http://www.asic.gov.au/fido/fido.nsf/byheadline/Looking+for+lost+money%3F?openDocument>

Yes No

Do you know if you'll have enough money when you retire?

Yes No

Your super

Do you have all of your super paperwork in one place?

Yes No

Do you know your account balance/s of your super?

Yes No

Have you checked for lost super?

http://www.ato.gov.au/super/pathway.asp?pc=001/007/014&mp=001&mnu=4456#001_007_046

Yes No

Do you need to boost your super savings before you retire?

Yes No

Do you currently salary sacrifice?

Yes No

Do you need more information about salary sacrifice?

Yes No

Are you going to make a personal contribution to super so you can receive the co-contribution?

Yes No

If you have more than one super fund are you going to consolidate them?

Yes No

Do you want to change your super fund?

Yes No

Your home

Will your house be paid off by retirement? Yes No

Do you want to live in your house when you retire? Yes No

Do you want to move to a smaller home? Yes No

Are there major repairs that will need to be done to your home? Yes No

Do you think you may need to consider a reverse mortgage? Yes No

What is the value of your home?

\$

The age pension

Do you think you'll qualify for the age pension? Yes No

Do you want to receive more than the age pension? Yes No

Planning for the unexpected

How much personal insurance do you have
(including any insurance you have in your super)?

Death:

TPD:

Income Protection:

Trauma:

Is this enough? Yes No

Do you have an up to date will? Yes No

Is your will kept in a safe place? Yes No

Does your executor and/or children know where your will is kept? Yes No

Is your executor an appropriate choice? Yes No

Do you have a power of attorney? Yes No

If you have a power of attorney is the agent an appropriate choice? Yes No

What inheritance do you intend to leave your children (if any)?

Have you nominated beneficiaries to receive your super? Yes No

Will the payment of your super to beneficiaries be tax effective? Yes No

Working part time

Do you intend to work part time before you retire? Yes No

Can you afford to work part time? Yes No

Are you interested in saving tax if you are working full time? Yes No

Financial advice

Do you have a financial adviser? Yes No

Have you spoken to them about your retirement? Yes No

Do you need an appointment with your adviser to talk about retirement planning? Yes No

From completing the checklist you may have identified items that need to be followed up. Use the spaces below to jot these down.

Next to each point include a completion date to keep you on track. This is your Action Plan for a great retirement.

So take control and start TODAY!

Your 10 step action plan

Completion date

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TOWER Australia Limited
ABN 70 050 109 450 AFSL Number 237848

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