



Checklist for Individual Clients

Client needs/concerns/objectives/circumstances	Possible Solutions via Financial Services
1. Tax saving strategies	<ul style="list-style-type: none"> • Help investors implement tax saving strategies such as <ol style="list-style-type: none"> 1. Pre-tax deductible superannuation contributions 2. Negative gearing into high quality, high growth shares 3. Explore the suitability of moving investable capital into other tax vehicles eg Family Trusts or Superannuation
2. Portfolio Management	<ul style="list-style-type: none"> • Assist with the construction and management of well diversified portfolios comprising quality investments across all the assets classes; Cash, Fixed Interest, Property, Australian Shares and International equities
3. Retirement planning and wealth accumulation	<ul style="list-style-type: none"> • Advise employees whether they are on track to reach their retirement goals. If needed, we can recommend a retirement plan to help them achieve their retirement goals. This may include the implementation of savings plans. • Ensure their retirement needs are met in the most tax effective way with the right mix of capital growth and income
4. Management of Superannuation benefits	<ul style="list-style-type: none"> • Ensure these payments are invested with minimal tax on lump sums and income streams
5. Management of Excess Benefits (amounts over Reasonable Benefit Limits RBLs)	<ul style="list-style-type: none"> • Help members monitor excess benefits and recommend strategies

	benefits and recommend strategies to deal with these in the most tax effective way
6. Management of Retirement Finances	<ul style="list-style-type: none"> • Advise members on how to make the best use of allocated pensions
7. Estate Planning	<ul style="list-style-type: none"> • Help clients arrange for their investments to be distributed to their beneficiaries on death with minimal tax, costs and delays
8. Employees with death, disability, trauma and income protection cover	<ul style="list-style-type: none"> • Offer a review to see that <ol style="list-style-type: none"> 1. Their cover is adequate 2. Their contracts are suitable 3. Premiums are fair
9. DIY (Do it yourself) Superannuation Funds	<ul style="list-style-type: none"> • We advise retiring employees on the suitability of DIY Funds. We also offer strategic and investment recommendations for their superannuation and/or redundancy payments.
10. People not getting a tax deduction for their death and disability premiums	<ul style="list-style-type: none"> • Help policy owners get a tax deduction for their death and disability cover by using superannuation • This is available also for spouses.