

INVESTMENT PLANNING STRATEGIES

The following are only a guide for some strategies that may be considered.

INVESTMENT PLANNING		
Possible Strategy	Comments	Relevant?
Targeted Amount	How much should be accumulated in outside superannuation	Y / N
Risk Profile?	Are investments placed in appropriate risk sectors	Y / N
Diversification?	Is there sufficient diversification across relevant asset sectors	Y / N
Investment Vehicles?	Are investments appropriately placed for income vs growth	Y / N
Short-term Goals?	Sufficient funds to cover next 0-2 years	Y / N
Medium-term Goals?	Sufficient funds to cover next 2-6 years	Y / N
Short-term Goals?	Sufficient funds to cover next 6+ years	Y / N
Negative Gearing	Attitude to borrowing for investment; knowledge pros vs cons	Y / N
Benchmarking	Performance compared with peers	Y / N

SUPERANNUATION PLANNING		
Possible Strategy	Comments	Relevant?
Targeted Amount	How much should be accumulated in superannuation	Y / N
Current superannuation	Fund performance Vs peers Vs appropriate for Risk Profile	Y / N
Risk Profile	Are investments in accordance with Risk Profile	Y / N
Projected superannuation	Could there be future RBL issues	Y / N
Salary Sacrifice	Amount, if any, of salary sacrifice	Y / N
Own Contributions	Should own contributions be increased/decreased	Y / N
Spouse Contributions	Should spouse contributions be made, redirected?	Y / N
Re-contribution	Could withdrawing and re-contributing improve cash flow	Y / N
Type of Pension Streams	Attitude to Allocated Pension vs Term/Lifetime Annuities	Y / N
Previous Withdrawals	When/Amount of previous withdrawals	Y / N
Self-Managed Super	How well is it managed; is performance benchmarked? Trust Deed up-to-date?	Y / N