

**Specialists in Business and Property Investments Strategies**

## PERSONAL & FINANCIAL CHECKLIST

CLIENT NAME: \_\_\_\_\_  
ADDRESS: \_\_\_\_\_  
PHONE NO: \_\_\_\_\_ MOBILE NO: \_\_\_\_\_  
ADDRESS: \_\_\_\_\_  
AGE: \_\_\_\_\_ DATE: \_\_\_\_\_  
OCCUPATION: \_\_\_\_\_  
REFERRED BY: \_\_\_\_\_

## PERSONAL

**1. Are you married? Do you have any independents/children?** *(We need to know this for a few reasons, including whether you have Binding Financial Agreement, a Will, Estate Planning or whether trusts will help you save tax, etc.)*

**2. What is your total household income? What was your annual salary reported on last years tax return?** *(This gives us a "ball park" guide to understand which sort of tax-minimisation and effectiveness arrangement might be best for you.)*

**3. Do you own a family home? Or are you renting?** *(We are trying to find out if the family home is at risk.)*

**4. Do you have any equity in your house, your trust, company or any other assets?** If yes, please advise figures.

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5. Do you have a will and/or power of attorney?

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6. Do you have a self-managed superannuation fund?

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7. Do you have child support obligations or at danger of a divorce or lawsuit? *(This is very important for asset protection and when doing wills or the need to have a Binding Financial Agreement.)*

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## **BUSINESS**

8. Do you own a business? Own a share of a business? Or are you an employee? *(If a business, how it is structured. Is it in a company or trust? Or a partnership? If it is in own name or a partnership, you are at high risk of being sued and losing all your hard earned money)*

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9. If yes, does your business have entity? i.e. company and trustee of a trust, own non-business assets as well as business assets, investment property and shares portfolio? If yes, please advise figures.

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10. Does your company have significant tax paid?

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11. Are you about to retire? Does your professional indemnity insurance continue to cover you after you retire for events that occur before you retire but came to light after you retire?

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11. Are you able to continue to pay increasing insurance premiums for full indemnity cover?

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12. Are you aware that insurance companies are increasingly rejecting claims for indemnity i.e. for public and professional liability, in the event after taking premiums for years?

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13. Have you as director of a company given various guarantees to various supplies over the years?

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14. Do you have or intend to start a business? Is it a salable business, is it going to be any real value? Is Capital Gains Concession or better access of CGT small business concession important to you?

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## INVESTMENTS

16 Do you own real estate investment/s? In your own name, joint names (as joint tenants or tenants in common) or in a company or trust? (If they are not in a trust you are probably not getting maximum income tax and CGT benefits and asset protection)

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17. Is there any equity in the investment? If yes, please advise figures.

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**18. Describe the property below:**

Block Size of House/ Unit m <sup>2</sup>	No. of Units in Block	Date Purchased	Loan Value	Current Value	Rental Rate
			\$	\$	\$

**19. What are your plans with buying real estate in the future?** *(Such as long term buy and hold, property development, lease options or wrapping as your strategy?)*

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**20. Do you trade, options or shares or Forex? In what name or structure is it owned? Are you intending to trade in the future?** *(The fact that you are trading shares, options and doing investment means in all likelihood that, in the future, you are at risk of being sued. It will cost more later on if you realise they are at risk and try to change then.)*

*(Remember: it is worth getting the structures right in the first place if you have large "at risk" investments.)*

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**21. Do you own shares/managed funds for investment purposes only? In what structure? Are you intending to buy shares or invest in managed funds in the future?** *(Long-term investments can be easily held in a trust and should be held in a trust, note other issues will need to be considered.)*

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**22. Do you receive monies from other sources** (royalties, patents or copyright?) If yes, please advise figures.

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**23. Is asset protection and tax planning important to you and why?**

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## LIFESTYLE

**24. What are your financial goals for the next 5 years?**

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**25. Is there anything else you want to draw to our attention? What is your wealth creation plans moving forward?** *(Get the big picture. Once you get all the information together, you need to pinpoint the areas.*

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**26. What is your lifestyle like? Give your lifestyle a score between 0 – 10 (10 being extravagant). Then tell us where you would like it to be?**

Now:

Future:

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**27. What are your goals and aspirations for wealth creation?**

**Next 12 months goal:** \_\_\_\_\_

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**Within next 3 years:** \_\_\_\_\_

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**28. How do you see me helping you to achieve your goal? What are your immediate concerns?**

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**At Tony Lee & Associates we specialize in the following services:**

- **Accounting and Taxation** (*Prepare Financial Statements and Income Tax Returns, Develop legal ways to minimise your taxation liabilities*)
- **Wealth Building Process** (Wealth creation strategies with tax effective investment structures)
- **Asset Protection and Tax Effective Investment Structures** (How best to structure your financial affairs, establishing business and investment structures)

**Are you interested in finding out more about our other services?**

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**SUMMARY** (*Summarises the issues that the Client needs to action*)

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

4. \_\_\_\_\_

**NOTES:**

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

4. \_\_\_\_\_

**Signed** \_\_\_\_\_

**Name** \_\_\_\_\_