



# Financial Health Index

This review tool allows you to assess the state of your financial health.

	Points	Score
<b>Definition of Success</b>		
1. Have you clearly defined your lifestyle goals?	5	
2. Do you review these goals regularly?	5	
3. Do you have a definition of success you are working towards?	5	
subtotal		/15
<b>Decision Making</b>		
1. Is dealing with money stressful and overwhelming?	-5	
2. Do you rely on your spouse to make all the financial decisions	-5	
3. Do you believe you can change your financial future?	5	
4. Do you make impulsive financial commitments	-5	
5. Do you aspire to achieve financial success and have a financial adviser?	10	
subtotal		/15
<b>Budgeting</b>		
1. Do you have a monthly / annual budget?	5	
2. Does your net income exceed your expenses?	5	
3. Are you using your surplus cash flow to reduce debt or contribute to a savings plan?	10	
subtotal		/20
<b>Debt Management</b>		
1. Do you have non-tax deductible debt (i.e. a mortgage)?	-5	
2. Do you have unpaid credit card debt?	-5	
3. Do you have a strategy to repay that debt (1 and 2)?	5	
4. Do you have tax deductible debt?	10	
subtotal		/15
<b>Estate Planning</b>		
1. Do you have a valid up to date Will?	5	
2. Do you have a Power of Attorney?	5	
3. Have you planned for tax advantaged income for your dependents after your death?	5	
subtotal		/15
<b>Asset Protection</b>		
1. Do you have life insurance?	5	
2. Do you have disability insurance (TPD)?	5	
3. Do you have income protection insurance?	5	
4. Do you have critical illness insurance?	5	
5. Does your insurance cover debt repayment and adequate income for your dependents?	10	
subtotal		/30
<b>Superannuation</b>		
1. Do you have more than one superannuation fund?	-5	
2. Do you know your superannuation balance	5	
3. Do you know how much superannuation you might have in retirement?	5	

4. Are you contributing additional amounts to superannuation (for you or your spouse)?	5	
5. Do you fund insurance for death and disability via your superannuation	5	
6. Do you pay a contribution fee?	-5	
7. Have your personal superannuation funds been reviewed in the past 12 months?	5	
subtotal		/30
<b>Investment</b>		
1. Apart from your home and superannuation do you have other investments?	10	
2. Are your investments in line with your tolerance to investment risk and return?	5	
3. Do you review portfolio performance on a regular basis (at least every 12 months)?	5	
4. Is your investment strategy aligned to your lifestyle objectives?	5	
5. Is your portfolio diversified across asset classes?	5	
6. Are your investment returns in line with your expectations?	5	
subtotal		/35
<b>Total</b>		/175
<b>Percentage</b>		%
<b>Self-managed Superannuation investors only</b>		
1. Do you know the location of your trust deed?	5	
2. Do you have a documented investment strategy?	5	
3. Is your fund compliant?	5	
4. Are you aware of the total cost of operating your fund?	5	
subtotal		/20
<b>Total</b>		/195
<b>Percentage</b>		%

Concerned about the state of your financial health?

Optional: If you would like to anonymously return this form to us we would really appreciate some further information. You can email the form to [admin@roystoncapital.com.au](mailto:admin@roystoncapital.com.au) Thank you!

Sex:	Male / Female	Income	<\$18,200pa
Age:			\$18,200-\$37,000
Marital Status	Single Married Separated Divorced Widowed		\$37,000-\$87,000
Children			\$87,000-\$180,000
Employment Status	FT / PT / Casual / Self Emp		>\$180,000
All liabilities	<\$500,000	Financial Assets	<\$500,000
	\$500,000-\$1,000,000		\$500,000-\$1,000,000
	>\$1,000,000		>\$1,000,000