

# Talking points with your Chartered Accountant

## FINANCIAL



### Personal finances

#### Current

- Budgeting going OK?

#### Hope for (future)

- Achievable?

#### Superannuation

- Early withdrawal?
- Retirement timing?
- Extra contributions?
- SMSF appropriate?
- Self-sufficiency goal?

#### Insurance

- Life
- Income
- Assets



### Debt (banks loans)

#### Current/planned debt

- Stress testing
- Better rate deals?
- Fixed or floating rate?
- Interest only or P&I?

#### Nature of debt/mortgage

- Personal
- Investment



### Investment structures

#### What's your strategy?

#### Direct ownership

- Asset protection?

#### Employee share plan

#### Family company

#### Family trust

#### Onshore, offshore



### Housing

#### Rent or buy?

#### Upsizing plans

#### Downsizing plans

- Retirement living plans

#### 1st home help for children

## PERSONAL



### Family goals

#### Spouse/partner

- Canvas same topics

#### Children

- Childcare and education
- Starting career
- Moving out
- Relationships

#### Elderly relatives

- Your role in meeting their needs
- Retirement living/aged care
- Succession plans



### Work goals

#### Fun and challenging?

#### Promotion? Job change?

- How?

- When?

#### Re-skilling? Study?

- Funding?

#### Job security?

#### Start a business?



### Personal goals

#### Work-life balance

#### Short-term goals

#### Long-term goals



### Health

#### Yours

- Important others?

#### Physical health

#### Mental health

#### Health insurance



### You and the community

#### Philanthropy

- Support networks

#### Volunteer work