iridium
FINANCIAL SERVICES

FUTURE FINANCIAL AND LIFESTYLE GOALS/OBJECTIVES

MAIN GOAL & OBJECTIVES	PRIORITY	TIME FRAME	COST / OUTLAY [In today's $'s]
Pay-off mortgage(s):			
Pay off Outstanding Debts:			
House Extensions or Renovations:			
Purchase New Home:			
Emergency Fund [Readily accessible cash]:			
Investment Portfolio:			
Pay-off Car:			
Purchase New Car:			
Boat/caravan/weekender:			
Education [Cost per year *No of Years]:			
Holiday(s) [How much how often?]:			
Fund retirement [$'s per year]:			
Children's Marriage Costs:			
Helping children buy a home:			
Philanthropy / Charity			
Start own business:			

PRIORITY:
1. Critical – Not Negotiable
2. Important but can adjust timing
3. Want to have/achieve, but may adjust value or timing
4. Would like to achieve – inclusion is negotiable
5. Wishlist

COMMENT ON THE FOLLOWING QUESTIONS

Approximately how much cash would you want to be able to access at short notice [Emergency Fund]?

What is your **most pressing concern(s)** regarding your current financial situation?

How concerned are you about the tax effectiveness of your investments?

How concerned are you about the effects of inflation on your current/future investment portfolio?

How important are Estate Planning Issues to you (Wills, Power of Attorney, etc)?

How regularly would you want your financial situation monitored/reviewed?

Have you any strong preference towards investing in a particular asset class [shares, managed funds, property, etc]? What are your reasons?

What are your reasons behind the preferences?

Would you consider increasing your superannuation investments/contributions?

What are your reasons?

How much income do you expect you will need in retirement [in today's dollars]?

What is your current plan to ensure you achieve your expected retirement income?

What is standing in the road of you making a start?

What, if anything, do you see as preventing you from achieving that plan/outcome?

What three things do you believe you can do right now that would have the greatest immediate benefit to your current financial situation?

1.

2.

3.