Paul Melling Retirement Planning

In order for **Paul Melling Retirement Planning** to review your retirement income needs, asset position and estate planning matters, we will need to ensure our records are up to date.

Please answer the following questions as best you can, leaving blank any questions which are not relevant to you.

Name/s:

Email Address:

INCOME NEEDS

I/We would like a long-term income of $

Excluding Income from CFS, Challenger and any Age Pension – do you have any further income sources? If so, please provide annual income from these additional income sources.

Do you feel your income needs are adequately being met at the moment?

CENTRELINK, AGE PENSION, CARDS

How much Age Pension are you currently in receipt of (please specify per annum or per fortnight)?

Which concession cards do you currently hold (check all):

- ☐ Seniors Card
- ☐ Commonwealth Seniors Health Care Card
- ☐ Pensioner Concession Card
- ☐ Health Care Card
- ☐ DVA Gold Card
- ☐ DVA White Card
- ☐ Low Income Health Care Card

Comments:

ASSETS

What value do you think your house is currently worth?

Please provide valuation estimates of any investment properties or holiday homes.

Do you have any debts (other than small credit card debt)?

Please provide an estimate of your cash and term deposit holdings.

Please provide an estimate of any shares or other financial assets other than cash (and in whose name these are owned). **Please do not include your CFS / MPS accounts – we already have these details.**

Do you anticipate any inheritances in the next 10 years?

Would you consider downsizing your house in the next 10 years? If so, please estimate what a new home would likely be worth at today's prices.

HEALTH, AGED CARE AND ESTATE PLANNING

Based on your parents history and your own health:

Do you anticipate you may need in-home care in the next 10 years?

Do you anticipate potentially requiring use of a residential aged care facility within the next 10 years?

Do you have an up-to-date will?

Have you arranged an enduring Power of Attorney?

Please provide the names and ages of your children. If you would like us to send them our newsletters, please provide their email addresses.

How important is it to you to leave an estate (other than the value of your home) to your children?

INVESTMENT RISK PROFILE

Do you feel comfortable with your current risk exposure, or would you prefer more or less exposure to growth/volatile assets?

Do you feel that your current assets are enough to sustain your income for the rest of your lives?

HOW CAN WE BEST HELP YOU RIGHT NOW?

Please let us know how you feel we can best be of assistance to you. Do you have any concerns or worries? Is there anything you are uncertain about? How do you feel can we best help you to achieve and maintain Peace of Mind in Retirement?