

## Financial Health Check for Retirees and their families

There are significant changes to deeming rules being introduced from 1 January 2015. New deeming rules mean that new Super pensions from 1/1/15 can reduce your Centrelink benefits. There is a window of opportunity for people to review their position and, if necessary, seek professional advice.

|   |               |               |                   |
|---|---------------|---------------|-------------------|
| Name  |               |               |                   |
| Date of Birth   | / /           | / /           |                   |
| Age   | years         | years         |                   |
|   |               |               | Combined Position |
| Current fortnightly Centrelink Pension payment          | \$            | \$            | \$                |
| Other Centrelink benefits you receive                   | \$            | \$            | \$                |
| Your Super pension per month                            | \$            | \$            | \$                |
| Other income you receive                                | \$            | \$            | \$                |
| Total annual income you receive                         | \$            | \$            | \$                |
| Your annual cost of living                              | \$            | \$            | \$                |
| Lifestyle Asset Values                                  | Current Value | Current Value | Combined Position |
| Your home   | \$            | \$            | \$                |
| Home contents   | \$            | \$            | \$                |
| Cars  | \$            | \$            | \$                |
| Investment Asset Values                                 |               |               |                   |
| Investment property                                     | \$            | \$            | \$                |
| Superannuation / Pension                                | \$            | \$            | \$                |
| Superannuation / Pension                                | \$            | \$            | \$                |
| Shares  | \$            | \$            | \$                |
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| Cash / term deposits                                    | \$            | \$            | \$                |
| Cash / term deposits                                    | \$            | \$            | \$                |
| Other   | \$            | \$            | \$                |
| Current debts/loans                                     | \$            | \$            | \$                |
| Total value of investment assets                        | \$            | \$            | \$                |
| Estate Planning Review                                  |               |               |                   |
| Is your will current?                                   | Yes / No      | Yes / No      |                   |
| Do you have enduring and medical power of attorney?     | Yes / No      | Yes / No      |                   |
| Do you have copies of all key documentation?            | Yes / No      | Yes / No      |                   |
| How can your financial position be improved?            | Yes / No      | Yes / No      |                   |
| How can your Centrelink benefits be improved/protected? |               |               |                   |
| Action required pre 1/1/15                              |               |               |                   |

At CCA Financial Planners, we are committed to helping clients make informed decisions pre 1/1/15 to maximise their position and protect their Centrelink and Aged Care benefits after the changes are introduced.