



LEGAL HEALTH CHECK

ASSETS YOU OWN	BUSINESS RELATIONSHIPS
<p>Main Residential house owner Value:\$ _____</p> <p><input type="checkbox"/> How was it purchased?</p> <p><input type="checkbox"/> Tenants in common</p> <p><input type="checkbox"/> Joint tenants</p> <p><input type="checkbox"/> Sole proprietor</p> <p><input type="checkbox"/> Do you know the difference?</p> <p><input type="checkbox"/> Is it mortgaged?</p> <p><input type="checkbox"/> Do you have income protection insurance?</p> <p><input type="checkbox"/> Mortgage</p> <p><input type="checkbox"/> Amount owing:\$ _____</p> <p>Investment property owner Value:\$ _____</p> <p><input type="checkbox"/> How was it purchased?</p> <p><input type="checkbox"/> Tenants in common</p> <p><input type="checkbox"/> Joint tenants</p> <p><input type="checkbox"/> Sole proprietor</p> <p><input type="checkbox"/> Mortgage</p> <p><input type="checkbox"/> Amount owing:\$ _____</p> <p>Is it negatively geared?: <input type="checkbox"/> Yes or <input type="checkbox"/> No</p> <p>Other Real Estate</p> <p>_____</p> <p>_____</p> <p>Business owner Value:\$ _____</p> <p><input type="checkbox"/> Shares in a company in your name?</p> <p><input type="checkbox"/> Sole Director Company?</p> <p>Shares/Managed Funds Name: _____</p> <p>Amount Invested:\$ _____</p> <p>Debts You owe: \$ _____</p> <p>People you owe: _____</p> <p>Loan Agreements <input type="checkbox"/> Div 7A Loan Agreement</p>	<p>Commercial Arrangement What kind of commercial arrangement do you use to run your business?</p> <p><input type="checkbox"/> Sole Trader <input type="checkbox"/> Partnership</p> <p><input type="checkbox"/> Company <input type="checkbox"/> Joint venture</p> <p><input type="checkbox"/> Trust/Family Trust – Unit Trust <input type="checkbox"/> Unsure</p> <p>Written Agreements What written agreement do you have?</p> <p><input type="checkbox"/> Shareholder agreement</p> <p><input type="checkbox"/> Unit holders agreement</p> <p><input type="checkbox"/> Partnership agreement</p> <p><input type="checkbox"/> Company constitution/updated version</p> <p><input type="checkbox"/> Business succession plan</p> <p>BSP</p> <p>Leases / Property</p> <p><input type="checkbox"/> Do you rent your premises?</p> <p><input type="checkbox"/> Do you have a written lease?</p> <p><input type="checkbox"/> Do you have an option to extend?</p> <p>Asset Protection</p> <p><input type="checkbox"/> Is your business high risk target for litigation?</p> <p><input type="checkbox"/> If your business runs through a trust, who is the appointor or trustee?</p> <p><input type="checkbox"/> If you have a business partner, is there a shareholders agreement or something similar in place?</p> <p><input type="checkbox"/> Do you have a buy-sell agreement, key man insurance or cross-indemnities?</p> <p><input type="checkbox"/> Do you have restraints of trade and confidential agreements?</p> <p><input type="checkbox"/> PPSR (Personal Property Security Registrar)</p> <p>Employment Issues</p> <p><input type="checkbox"/> Employment contract</p> <p><input type="checkbox"/> Subcontractor</p> <p><input type="checkbox"/> Consultants' agreements</p> <p><input type="checkbox"/> Employee share plan</p> <p><input type="checkbox"/> Key personnel insurance</p> <p>Business Planning / Exit strategies from the business</p> <p><input type="checkbox"/> Have you considered Exit strategies from the business?</p> <p><input type="checkbox"/> Did you consider the small business capital gains tax Exemptions in Div 152 of the Tax Act?</p> <p><input type="checkbox"/> Others: _____</p> <p>Name of Accountant: _____</p> <p>Name of Financial Planner: _____</p>

PRIVATE RELATIONSHIPS

Marital status

- Single – Power of attorney: _____
 Married De facto
 Contemplating marriage
- Leaving everything to spouse
 Appointing each other executor
 Mutual power of attorney
 Cascading power of attorney

Wills

- Do you have a will? How old is it? _____
 Do you know where your Will is kept?
 Did you tell your family or executors where the Willis?
 Has your situation or others you care for situation changed since your Will was written?
Marriage, Divorce, children etc
 People who may challenge your Will

Testamentary Trusts

- Do you know the difference between a Will and a Testamentary Trust?
 Do you have a Testamentary Trust?
 Do you have any minor beneficiaries?
 Do you have children or other beneficiaries with special needs?:
 Health issues Addiction issues
 De facto or family law property issues?
Age of majority: _____
 Did you consider a disaster clause. Gifts to:
Name: _____ % _____

Enduring Power of Attorney

- Have you nominated a person or persons to take care of your affairs should you incapacitated or overseas?

Advanced Health Directive

- This document states your wishes or directions regarding our future health care for various medical conditions

Binding Financial Agreement

- This is a written agreement between two people which can be made before, during or after marriage
 Entering into, or planning for marriage or a defacto relationship
 Assets need protection for the needs of children of a previous relationship
 One partner or a parent about to make significant financial contribution

ASSETS YOU CONTROL

Family Trust

- Do you have one and if so, how old is the Deed?
 Is the Family Trust still appropriate to your needs?
 Who is the Trustee?
 Who is the Appointor / Guardian?
 Who is the backup Appointor / Guardian?
 Any loan accounts outstanding?
 Owe money to: _____ Amount: \$ _____

Superannuation

- Do you have more than one super account?
 Do you have a self-managed superfund?
 Who is the trustee?
 Who is the Nominee?
 Do you have binding / non-binding nominations?
 Death Benefit Agreement?
 How much is in your super account? \$ _____

Life Insurance Policies

- Do you have any life insurance policies?
 Who is the owner of the policy?
 Who is / are the beneficiaries?
 Is there cover for Illness and / or Total and Permanent Disability (TPD)?
 Policy payout: \$ _____

Business owner

- Company constitution
 Assets \$ _____
 Family trust
 Partnership with deed
 Pty Ltd
 Unit Trust

Property in Trust or Super Fund

- Caveats lodged
Property
- _____
- _____