Your One-Page Financial Plan

SAM HENDERSON

NAME: James & Ann Smith
DATE: Tuesday, 16 April 2013

01 Team	02 Current Situation	03 Goals & Objectives	04 Strategies	05 Tactics	06 Implementation	07 Review of Plan
Who is going to help you?	**Where are you at now?**	**What do you want to achieve?**	**What do you need to do to achieve your goals?**	**Your plan of action to implement your strategies**	**Your tactical action plan checklist**	**Your regular strategy review checklist**
FINANCIAL ADVISER Sam Henderson Henderson Maxwell T: (02) 9222 1422	**TOTAL ASSETS** $ 400,000	**GOAL 1** To understand where my income goes and set a budget.	**STRATEGY 1** Do a budget for the past 12 months.	**TACTIC 1** Download budget planner from samhenderson.com.au and complete it to understand cash flow.	Contact Sam Henderson Forms Finished? Yes ◯ No ◯	Review What? Budget When? December In Diary? Yes ◯ No ◯
ACCOUNTANT James Squire Squire Fitzgerald T: (02) 9222 1411	**TOTAL LIABILITIES** $ 230,000	**GOAL 2** To build a share portfolio worth $100,000 within 7 years.	**STRATEGY 2** Invest $800 per month into a regular share trading account investing every three months.	**TACTIC 2** Open an account with E*TRADE and set up a direct debit of $800 per month from my bank account.	Contact E*TRADE Forms Finished? Yes ◯ No ◯	Review What? Shares When? July 1st In Diary? Yes ◯ No ◯
SOLICITOR Ken Citizen Citizen Legal T: (02) 9234 5678	**NET WORTH** $ 170,000	**GOAL 3** To own two investment properties within 5 years.	**STRATEGY 3** Save for a deposit to buy an investment property.	**TACTIC 3** Organise an $800 per month direct debit to internet savings account from my monthly pay to save for deposit.	Contact ING Forms Finished? Yes ◯ No ◯	Review What? Savings When? July 1st In Diary? Yes ◯ No ◯
MORTGAGE BROKER None	**GROSS INCOME BEFORE TAX** $ 80,000	**GOAL 4** To obtain personal insurances within 3months.	**STRATEGY 4** Obtain quotes for insurances and undertake health tests.	**TACTIC 4** Obtain quotes from ING, MLC and Zurich for life, TPD, income protection and trauma insurance.	Contact OnePath Forms Finished? Yes ◯ No ◯	Review What? Life When? June 30th In Diary? Yes ◯ No ◯
INSURANCE SUPPLIER OnePath	**TOTAL EXPENSES** $ 40,000 P.A.	**GOAL 5** Set-up a SMSF.	**STRATEGY 5** Establish a SMSF after June 30th.	**TACTIC 5** Talk to adviser about SMSF after June 30.	Contact Sam Henderson Forms Finished? Yes ◯ No ◯	Review What? SMSF When? July 1st In Diary? Yes ◯ No ◯
SHARE BROKER E*TRADE Australia T: 1300 987 654	**NET INCOME AFTER TAX** $ 23,539	**GOAL 6** To have a will and powers of attorney within 3 months.	**STRATEGY 6** Have a will and powers of attorney drawn up.	**TACTIC 6** Book an appointment with Ken Citizen to obtain wills and powers of attorney.	Contact Ken Citizen Forms Finished? Yes ◯ No ◯	Review What? Estate When? July 1st In Diary? Yes ◯ No ◯
REAL ESTATE AGENT None	**SUPERANNUATION BALANCE** $ 67,987	**GOAL 7** To own my house outright within 15 years.	**STRATEGY 7** Repay principal and interest on house and set loan over 15 years.	**TACTIC 7** Call bank to refinance house and obtain a line of credit facility to use for future investment purposes.	Contact Bank Forms Finished? Yes ◯ No ◯	Review What? Mortgage When? July 1st In Diary? Yes ◯ No ◯

Insurance Strategy

Client	◯ Life $ 500,000	◯ TPD $ 89,859
	◯ Income Protection $ 4,000 per month	◯ Trauma $ 300,000
Partner	◯ Life $ 400,000	◯ TPD $ 81,789
	◯ Income Protection $ 3,500 per month	◯ Trauma $ 250,000

Estate Planning Strategy

Client	◯ Wills	◯ Guardianship
	◯ Power of Attorney	◯ Binding Death Nomination
Partner	◯ Wills	◯ Guardianship
	◯ Power of Attorney	◯ Binding Death Nomination

*COMPLETED SAMPLE

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Who is going to help you?	Where are you at now?	What do you want to achieve?	What do you need to do to achieve your goals?	Your plan of action to implement your strategies	Your tactical action plan checklist	Your regular strategy review checklist
FINANCIAL ADVISER	TOTAL ASSETS	GOAL 1	STRATEGY 1	TACTIC 1	Contact ____ Forms Finished? Yes ◯ No ◯	Review What? ____ When? ____ In Diary? Yes ◯ No ◯
ACCOUNTANT	TOTAL LIABILITIES	GOAL 2	STRATEGY 2	TACTIC 2	Contact ____ Forms Finished? Yes ◯ No ◯	Review What? ____ When? ____ In Diary? Yes ◯ No ◯
SOLICITOR	NET WORTH $ ____	GOAL 3	STRATEGY 3	TACTIC 3	Contact ____ Forms Finished? Yes ◯ No ◯	Review What? ____ When? ____ In Diary? Yes ◯ No ◯
MORTGAGE BROKER	GROSS INCOME BEFORE TAX	GOAL 4	STRATEGY 4	TACTIC 4	Contact ____ Forms Finished? Yes ◯ No ◯	Review What? ____ When? ____ In Diary? Yes ◯ No ◯
INSURANCE SUPPLIER	TOTAL EXPENSES	GOAL 5	STRATEGY 5	TACTIC 5	Contact ____ Forms Finished? Yes ◯ No ◯	Review What? ____ When? ____ In Diary? Yes ◯ No ◯
SHARE BROKER	NET INCOME AFTER TAX $ ____	GOAL 6	STRATEGY 6	TACTIC 6	Contact ____ Forms Finished? Yes ◯ No ◯	Review What? ____ When? ____ In Diary? Yes ◯ No ◯
REAL ESTATE AGENT	SUPERANNUATION BALANCE	GOAL 7	STRATEGY 7	TACTIC 7	Contact ____ Forms Finished? Yes ◯ No ◯	Review What? ____ When? ____ In Diary? Yes ◯ No ◯

Insurance Strategy			Estate Planning Strategy		
Client	◯ Life $ ____	◯ TPD $ ____	Client	◯ Wills	◯ Guardianship
	◯ Income Protection $ ____	◯ Trauma $ ____		◯ Power of Attorney	◯ Binding Death Nomination
Partner	◯ Life $ ____	◯ TPD $ ____	Partner	◯ Wills	◯ Guardianship
	◯ Income Protection $ ____	◯ Trauma $ ____		◯ Power of Attorney	◯ Binding Death Nomination

*TO BE COMPLETED