

oyster



Financial Planning
BECAUSE THE WORLD IS...



THE OYSTER HEALTH & WEALTH CHECK

Your financial well-being test



Oyster's 20 point health & wealth safety check

Using the number scales below, answer each question with a number that suits where you are now.

GREEN 8-10 Excellent provision no concerns

AMBER – 5-7 Some provision with room for improvement

RED – 1-4 Little or no provision with cause for concern over financial hardship or protection

KEY

ONE – You

TWO – Your partner

FA – Michael @ Oyster

ONE TWO FA

Personal and family protection

1. Protecting the family home on death
2. Protecting the family home against serious illness
3. Protecting mortgage commitments and bills against long term illness and disability
4. Providing for spouse and children in the event of death
5. Providing for spouse and children if serious illness occurred
6. Providing for spouse and children should long term illness/disability occur (paying bills, mortgage, education)

Business protection

7. Provision for family on death (shareholder protection)
8. Business can be maintained if key person is seriously ill, injured or dies
9. Protection to repay any borrowing

Mortgage/borrowing

10. Are you on the best possible mortgage deal for our circumstances?



Each question answer will have a score of up to 10 points with a total score of 200 achievable overall.

This is to show how your Financial Wellbeing is overall as well as indicating specific areas that might need to be looked at.

GREEN Excellent provision

AMBER Some provision

RED Little or no provision



Retirement planning

ONE TWO FA

- 11. Is your retirement plan robust and on target?
- 12. Will you have enough money to retire when you want and live the lifestyle you want?
- 13. Have you reviewed your pension plans and are making the most of opportunities available?

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Savings & investment

- 14. Are your long and short term savings goals on target?
- 15. Is your invested capital invested tax efficiently? (utilised ISA allowances)
- 16. Do your savings and investments have the appropriate level of investment risk and access?

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Financial and Estate planning

- 17. Are you comfortable that you have a financial plan that you believe and that works for you?
- 18. Have you made a will that is up to date and reflects your personal wishes to benefit your family and beneficiaries
- 19. Are you confident you have done everything within reason to ensure your and your families financial well being?
- 20. Are you aware of your liabilities for inheritance tax and how to protect your estate?

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Client One name:

Contact No:

Signed:

CLIENT ONE

Date:

Client Two Name:

Contact No:

Signed:

CLIENT TWO

Date:

Signed:

FINANCIAL ADVISOR

Date:



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