

# Investment Products Check List

Do you need an expert advice?	Yes/No
Have you got personal financial advice?	Y / N
Do you have enough information to make an informed decision about the product you're thinking of investing in?	Y / N
Check out the provider	
Are you comfortable with the investment product issuer?	Y / N
Is the product issuer registered or licensed by the local financial authority?	Y / N
Is the product issuer a member of a professional association that sets industry practice standards?	Y / N
Did the product issuer approach you? Do they have a valid intention?	Y / N
Check out the product	
Do you have enough information to understand how the product works and the associated risks?	Y / N
Could you explain to someone else how the product works?	Y / N
Have you read the Product Disclosure Statement (PDS), prospectus or terms and conditions?	Y / N
Are the returns being offered realistic?	Y / N
Assess the risks	
Do you know the risks associated with the investment?	Y / N
Are there any extra risks with this product?	Y / N
Are you aware of the potential losses?	Y / N
Check the suitability	
Does the product suit your needs?	Y / N
Does the investment match your goals and timeframe?	Y / N
Is the investment consistent with your personal values?	Y / N
Are you at a stage in life where you are confident you can recover from any financial losses you may suffer?	Y / N
Check the fees and charges	
What are the commissions, fees or other charges (including interest, if you're borrowing to invest)?	Y / N
Do you know exactly what you're buying and how you're going to pay for it?	Y / N
Are you paying for things you don't need?	Y / N
Check legal and tax issues	
Do you know how the investment will affect your individual financial and tax situation?	Y / N
Do you understand your legal obligations under any contract?	Y / N
Are you aware of any tax benefits which may offset investment costs?	Y / N
Consider estate planning	
Have you thought about what will happen if you die or get incapacitated?	Y / N
Do you have a will in place?	Y / N
Understand your exit strategy	
Can you get your money back out of this product, if you need to?	Y / N
Are there any fees if you take your money out early?	Y / N
Can you easily sell your product again, if you need to?	Y / N

**Never invest in anything that seems illegal or dodgy.**

