Annual Strategy Review Checklist

Run once a year, and before any new recycling cycle

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Review Details

Review date

Next review due

Loan and Rates

- [ ] Rate on each split reviewed with your broker
- [ ] Fixed and interest-only expiry dates listed per split
- [ ] Loan still supports separate splits and redraw

Splits Still Clean

- [ ] No private spending from any investment split
- [ ] Each split still has its own account number
- [ ] No splits merged by the lender
- [ ] Tracing ledger current, evidence saved

Income, Refund and Buffer

- [ ] Dividends and distributions paid onto the home split
- [ ] Last tax refund paid onto the home split
- [ ] Budget tested at a higher rate and a lower income
- [ ] Buffer in offset on the home split still meets your target

Tax and Investments

- [ ] Last tax return lodged, interest per split confirmed by your tax agent
- [ ] Portfolio reviewed with your financial adviser
- [ ] Investments still income-producing

Next Cycle

- [ ] Home split balance and usable equity updated
- [ ] Borrowing capacity checked if a new split needs approval
- [ ] Next amount agreed with your adviser and tax agent before money moves

Life Changes in the Next 12 Months

- [ ] Parental leave, redundancy or reduced hours
- [ ] Selling or moving home
- [ ] Retirement within five years
- [ ] Separation or a change in ownership

Actions Agreed

Action 1 Owner: broker, tax agent or adviser

Action 2 Owner: broker, tax agent or adviser

Action 3 Owner: broker, tax agent or adviser

Next cycle amount and date If agreed

General information only. We arrange lending (credit assistance only); your financial adviser recommends investments and your registered tax agent confirms the tax treatment. Questions? Call 0438 376 200 or visit debtrecyclingloans.com.au/contact/.