

EOFY CHECKLIST 2026

Before 30 June, Have You Covered These Bases?

The end of the financial year is one of the best opportunities to review your finances and make sure you're making the most of available strategies.

Use this checklist as a guide and tick off the items relevant to you.

Superannuation

- Have I reviewed my employer contributions for the year?
- Have I checked whether I can make additional deductible contributions?
- Have I checked whether I am eligible and can make any carry forward concessional contributions?
- Have I checked whether I may be eligible for Government Co-Contribution?
- Have I checked whether it may be beneficial to make a Spouse Contribution?
- Have I checked whether it would be worthwhile completing a spouse contribution split for my contributions made in the previous financial year?
- Have I checked whether it would be worthwhile completing a spouse contribution split immediately at the end of this current financial year?
- Have I turned 60 or 65 during the financial year and considered a retirement income account?
- Have I reviewed my super investment options?
- Have I checked my beneficiary nominations are up to date?

Tax Planning

- Have I gathered records for potential tax deductions?
 - Have I reviewed any work-related expenses?
 - Have I considered charitable donations before 30 June?
 - Have I checked whether any investment expenses may be deductible?
 - Have I discussed tax planning opportunities with my accountant or adviser?
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Investments

- Have I reviewed the performance of my investments?
 - Have I considered any capital gains tax implications?
 - Have I reviewed whether my portfolio still aligns with my goals?
 - Have I checked that my asset allocation remains appropriate?
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Insurance & Protection

- Have I reviewed my life insurance cover?
 - Have I reviewed my income protection cover?
 - Have I checked my TPD and trauma insurance needs?
 - Have there been any major life changes that could impact my cover?
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Cash Flow & Debt

- Have I reviewed my household budget?
 - Have I identified opportunities to reduce unnecessary spending?
 - Have I reviewed my mortgage and lending arrangements?
 - Have I checked my emergency fund remains adequate?
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Looking Ahead To The New Financial Year

- Have I set financial goals for the next 12 months?
 - Have I reviewed my savings targets?
 - Have I planned upcoming major expenses?
 - Have I scheduled a financial review?
 - Do I have a clear strategy for the year ahead?
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Not Sure Where To Start?

Everyone's situation is different. If you'd like help understanding which EOFY strategies may be relevant to you, book a conversation with our team before 30 June.

A small action today can create meaningful results tomorrow.