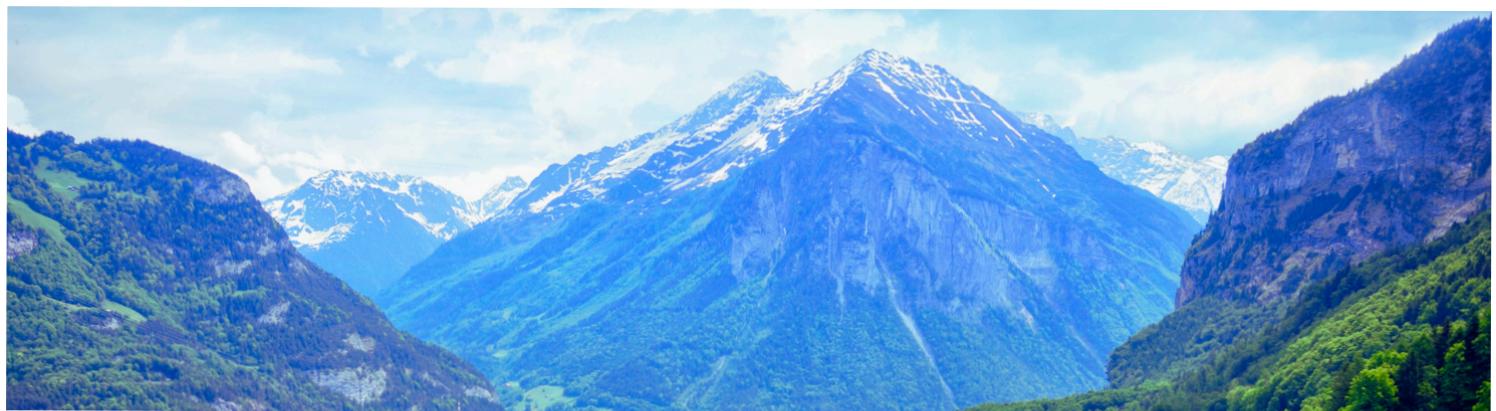




# FINANCIAL ANNUAL REVIEW

## A STRUCTURED RESET FOR THE NEW FINANCIAL YEAR



CLARITY BEFORE OPTIMISATION



## Introduction

This review is designed to help you pause, reflect, and reset at the start of a new financial year.

It's not about predicting markets.  
It's about making sure your financial decisions still align with your life.

### HOW TO USE THIS REVIEW

- Set aside **30-45 minutes**
- **Answer honestly**, not perfectly
- **Write things down** (clarity comes from committing to paper)

You don't need to solve everything today.

The goal is to identify what matters most **before** you optimise.



## 1. Life & Direction

## WHAT CHANGED IN YOUR LIFE OVER THE PAST YEAR?

Financial plans are built around real life, not the other way around. Before reviewing numbers, take a moment to acknowledge what has actually changed. Consider the following four key areas.

## Work or Income

## Family or Dependents

## Location or Residency

## Future Plans or Priorities

Are there any other areas that have changed and how significant are the changes. Write your notes below:



## 2. Assumptions Check

## WHAT ASSUMPTIONS ARE YOU CURRENTLY MAKING?

Every plan rests on assumptions, whether we realise it or not. This step is about making those assumptions visible and questioning whether they still hold. What assumptions are you making about the following and have they changed from previous years?

## Where you'll live long-term?

## When you might reduce or stop working?

What will you do in retirement? *new hobbies, travel, more family time*

How long will you keep earning at your current level?

Which assumption are you least confident about and why?



### 3. Spending Reality Check

# WHAT ARE YOU CURRENTLY SPENDING?

Clarity starts with knowing your baseline. Spending is often underestimated and rarely static, which is why an annual review matters. Having a **realistic number** matters because it underpins almost every other planning decision.

Your best estimate of your current annual spending is:

How confident are you that this number is accurate?

Would you be comfortable making long-term decisions using this figure?

## If you're unsure:

You don't need *perfect* data. A simple way to estimate is to look back at last year's bank statements and note total money in and money out. From there, you can arrive at a realistic annual spending figure.

A basic estimate is far more useful than avoiding the question altogether. We've added a basic income & expense sheet on the next page for you to complete, if needed.

## Notes:



# INCOME + EXPENSE TRACKER

YEAR: \_\_\_\_\_

MONTH	INCOME	EXPENSES	BALANCE
January			
February			
March			
April			
June			
July			
August			
September			
October			
November			
December			
<b>TOTAL</b>			



## 4. Risk Awareness

# WHAT IS THE BIGGEST FINANCIAL RISK YOU FACE IN THE NEXT 12-24 MONTHS?

The biggest financial disruptions rarely come from markets. This question helps you identify the risks that would matter most if they showed up.

- Income disruption
- Health
- Relocation
- Currency exposure
- Dependents
- Concentration risk
- Large Purchase

Other/s:

If this occurred, how would it affect you?

## Notes:



## 5. Avoidance Audit

### WHAT HAVE YOU BEEN PUTTING OFF BECAUSE IT FEELS COMPLEX OR UNCOMFORTABLE?

Complexity often leads to procrastination. Here, you're simply naming the areas you've been avoiding, without judgement.

#### Examples:

- Old or forgotten pensions
- Insurance gaps
- Estate planning basics (will, beneficiaries)
- Cross-border tax questions
- Consolidating accounts or paperwork
- Deciding what to do with cash sitting on the sidelines
- Making first decisions about long-term investing
- Understanding how much you actually spend

#### Write your list:

What is the cost of avoiding this for another year?

Notes:

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---



## 6. Leverage Question

## WHAT ONE FINANCIAL DECISION COULD YOU MAKE THIS YEAR TO REDUCE THE MOST FUTURE STRESS?

Not all decisions carry equal weight. This prompt helps you focus on the **one** change that would simplify everything else.

## Examples:

- Simplify
- Consolidate
- Increase contributions
- Build a buffer
- Document a clear plan
- Get professional clarity

Your answer:

## Notes:



## 7. Action Commitment

## WHAT WILL I DO DIFFERENTLY, STARTING THIS MONTH?

Insight only becomes useful when it leads to action. This final step turns reflection into progress.

One concrete action you will take in the next 30 days:

When will you do this?

*If it isn't scheduled, it probably won't happen.*

## Notes:



# Final Reflection

A good financial year isn't about reacting faster. It's about:

- Fewer unknowns
- Clearer trade-offs
- Decisions you can explain with confidence

## **EXPERIENCE + REVIEW = PROGRESS.**

This review reflects how we approach financial planning: start with clarity, structure, and realistic assumptions before optimisation.

We work best with people who want a disciplined, long-term approach rather than quick fixes.

If this review raised questions you don't want to guess on, that's often a good place to start a conversation.

Visit us online to book a free consultation

🌐 [www.rosbothamfinance.com](http://www.rosbothamfinance.com)



**David Rosbotham DipPFS**  
Qualified Financial Planner



*The information contained in this document is for general informational purposes only. It is provided as a guideline and should not be considered or interpreted as financial, investment, or professional advice*



Rosbotham & Co Sàrl, Rue de la Lècheretta 37, Bulle, CH-1630



+41 77 491 12 86



[rosbothamfinance.com](http://rosbothamfinance.com)