

Serious illness or injury checklist.

| Items to address as appropriate. | Completed |
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| 1 From when you hear news of your serious illness or injury. | |
| Talk to your family and friends to establish a support network. | <input type="checkbox"/> |
| Contact Centrelink to find out what financial assistance or support might be available and would be helpful for you. | <input type="checkbox"/> |
| Obtain medical certificates and any necessary medical documentation. | <input type="checkbox"/> |
| Make necessary physiotherapist, doctor, specialist physician and occupational therapy appointments. | <input type="checkbox"/> |
| Consider making appointments with appropriate integrative medicines like acupuncture or naturopaths as agreed with your doctor. | <input type="checkbox"/> |
| Discuss your situation with your employer and arrange leave (sick leave or annual leave). | <input type="checkbox"/> |
| Consider creating a network of family, friends and professionals who can support you through this difficult time. | <input type="checkbox"/> |
| Outsource domestic duties that you cannot do yourself. | <input type="checkbox"/> |
| 2 Your financial preparation. | |
| Create a budget . | <input type="checkbox"/> |
| Review your current budget and spending habits, as you will likely have a number of commitments which may need to change as your priorities shift. | <input type="checkbox"/> |
| Talk to us about any financial concerns, advances or pauses you may require for payments. You can: <ul style="list-style-type: none"> • Arrange Third Party Access for a trusted advisor to transact on your behalf via Online Banking. • Review your loans and mortgage. • Set up direct debits for any regular payments. • Download the Westpac Mobile Banking App. • If you have a personal credit card, consider whether a SmartPlan is appropriate for your situation. | <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> |
| Put in a payment plan for payment of bills and invoices – contact organisations and request a pause or payment plan for current and expected invoices. Consider naming an authorised representative on your accounts. | <input type="checkbox"/> |
| Talk to your financial adviser or a financial counsellor if you need additional, independent financial advice. | <input type="checkbox"/> |

Items to address as appropriate.**Completed****2 Your financial preparation (continued).**

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| Discuss your illness with your accountant to help with minimising the financial impact. | <input type="checkbox"/> |
| Collate your insurance, health and superannuation policies, including policy numbers and contact the insurers for potential/likely claims (if applicable). Fill out paperwork promptly to limit delays on necessary claims. | <input type="checkbox"/> |
| Consider contacting your private health fund, work cover, workers' compensation etc. | <input type="checkbox"/> |
| Create and collate your First things first folder with copies of all utilities, services, accounts, loans, policies, legal forms, nominations and superannuation. | <input type="checkbox"/> |
| Create your list of contacts (financial, medical, personal and domestic) and place it within your First things first folder for ease of reference. | <input type="checkbox"/> |

3 Your medical/legal preparations.

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| Appoint or nominate a Power of Attorney. | <input type="checkbox"/> |
| Appoint or nominate an Enduring Power of Attorney and/or Enduring Guardian. | <input type="checkbox"/> |
| Create or update your Will. | <input type="checkbox"/> |
| Appoint authorised representatives or Authorised Third Party form for all utilities, accounts and services. | <input type="checkbox"/> |
| Create or update your Advanced Health Directive or Advance Care Plan. | <input type="checkbox"/> |
| Create your Estate Plan . | <input type="checkbox"/> |
| Give permissions to doctors (if under the care of multiple doctors) to discuss your condition and create a unified plan/approach. | <input type="checkbox"/> |

4 Other supportive considerations.

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| Make contact with relevant support organisations as recommended by your GP, specialist or social worker. | <input type="checkbox"/> |
| Contact a counsellor, therapist or psychologist to help you with coping strategies. | <input type="checkbox"/> |
| Review and implement self-care and wellbeing strategies in your daily routine. | <input type="checkbox"/> |
| Contact your neighbours for support with collecting bins, mail and help with property maintenance. | <input type="checkbox"/> |
| If terminal, plan and prepare your End-Of-Life arrangements and celebrations (and place relevant documentation within your First things first folder). | <input type="checkbox"/> |
| If terminal, consider creating a 'bucket list' of things that you wish to achieve and create a timeline to go with it to make memories with your loved ones. | <input type="checkbox"/> |

Items to address as appropriate.**Completed****5 Considerations for employees.**

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| Keeping your employer informed of your illness/injury is crucial for flexibility, support and understanding. Tell your employer about your personal concerns and discuss realistic options for you to take leave or work in a different or reduced capacity. | <input type="checkbox"/> |
| Find out how much sick leave and/or annual leave that you may be able to take. Reducing stress, resting and recovering is often the fastest way to get on top of your health game. | <input type="checkbox"/> |
| If appropriate, consider making a Workers' Compensation claim. Workers' compensation is a type of insurance program that insures employees for illnesses and injuries that arise out of the job. | <input type="checkbox"/> |
| Talk with your employer about (realistically) how you wish to proceed with your employment and what/how it is possible for the business to support you. | <input type="checkbox"/> |
| Consider whether re-training or re-skilling could help you in your current situation. | <input type="checkbox"/> |

6 For business owners and self-employed individuals.

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| Notify clients and key staff (if appropriate) so that they can be more understanding of your situation. | <input type="checkbox"/> |
| Engage support by outsourcing or contracting relevant people/services to complete existing jobs/services/projects/tasks. | <input type="checkbox"/> |
| Create your Succession Plan for your business. | <input type="checkbox"/> |
| Collate relevant ASIC, ATO and annual reports/documents. | <input type="checkbox"/> |
| Collate relevant and key contacts associated with your business. | <input type="checkbox"/> |
| Keep your company accountant informed about your health condition. | <input type="checkbox"/> |
| Consult your business banker to understand what options/financial support is available to ensure business loans and accounts are managed appropriately. | <input type="checkbox"/> |
| Consider re-structuring the business to allow you more hands-off time in the business and more time with key managers. | <input type="checkbox"/> |
| Consider the benefits of creating a strategic partnership/alliance so that your business can operate while you are not able to work on it. | <input type="checkbox"/> |
| Consider whether selling your business is the right decision for you and discuss with your accountant. | <input type="checkbox"/> |

7 Recovering financially after serious illness or injury.

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| Create your A Better Footing financial plan . | <input type="checkbox"/> |
| Discuss with your employer ways that you can gradually and increasingly re-enter the workforce. | <input type="checkbox"/> |
| Create an ongoing health care plan to help you reach optimum health (such as physio, integrative medicines, occupational therapist). | <input type="checkbox"/> |

