DOMICO / PRINTABLE BUYER WORKSHEET

Property vs Mutual Funds: Costs, Liquidity and Risk

Compare the job, costs and risks of each asset.

Property / unit: _____ Visit / review date: _____

Define the decision first

[ ]	**Use** - Will the family live in the property?	Evidence / next step: _____
[ ]	**Income** - Do you need dependable cash receipts?	Evidence / next step: _____
[ ]	**Access** - When might you need part of the money?	Evidence / next step: _____
[ ]	**Horizon** - Can you hold through an unfavourable period?	Evidence / next step: _____

Compare complete costs

[ ]	**Property entry** - Acquisition and initial work.	Evidence / next step: _____
[ ]	**Property holding** - Upkeep, vacancy, finance and exit.	Evidence / next step: _____
[ ]	**Fund terms** - Expense ratio and applicable exit conditions.	Evidence / next step: _____
[ ]	**Personal tax** - Use a current, consistent adviser-led comparison.	Evidence / next step: _____

Look beyond product labels

[ ]	**One property** - A specific title, location and building.	Evidence / next step: _____
[ ]	**One fund** - A specific mandate and portfolio.	Evidence / next step: _____
[ ]	**Whole household** - Include existing home and business exposure.	Evidence / next step: _____
[ ]	**Goal fit** - Match risks to time and liquidity needs.	Evidence / next step: _____

Open questions / professional follow-up: _____

Read with the full Domico guide. This worksheet records checks; it is not a title, safety, loan or tax clearance. Verify applicable requirements for the exact property and transaction.