RISK PROTECTOR

Find Your Exposure. Protect Your Personal Assets. Protect Your Business.

TOOL No. 3 - BUSINESS AND DIRECTOR RISK IDENTIFIER

Your ATO Warning Signals

Risk Identifier

WHAT THIS TOOL DOES AND WHY IT MATTERS

One purpose: finding out whether the ATO is already moving against you. No legal advice. No reassurance. Just the signals most directors miss and a clear read on where the window to act may still be open.

The ATO doesn't arrive without warning. The letters, calls, notices and payment demands that seem manageable in isolation are often the early signs of a case being built against you. This tool starts that conversation.

Answer each question honestly. YES, NO or UNSURE.

Each question describes a real exposure. YES means it applies to you. UNSURE means you can't rule it out. Both count.

At the end, YES and UNSURE answers combine into a total risk score.

Pay particular attention to Parts B and D on ATO contact and director personal exposure. A single YES or UNSURE answer there is critical and demands immediate action.

PART A: ATO Debt and Payment Obligations

These questions test whether the ATO has a current or developing debt claim against your company or you personally.

#	Question	YES	NO	UNSURE
1	Does your company have any overdue PAYG withholding or lodgements outstanding?	☐	☐	☐
2	Is your company behind on any Superannuation Guarantee Charge obligation, even by one quarter?	☐	☐	☐
3	Are there any GST lodgements or payments currently outstanding?	☐	☐	☐
4	Are you on an ATO payment arrangement where any instalment has been missed or paid late?	☐	☐	☐
5	Are any company income tax returns overdue or assessments outstanding and unpaid?	☐	☐	☐

PART B: ATO Contact and Formal Notices

These questions test whether the ATO has already made contact and whether you understand the significance of what they've sent.

#	Question	YES	NO	UNSURE

6	Have you or your company received any written correspondence, portal notices or formal demands from the ATO in the last 12 months?	☐	☐	☐
7	Have you received a Director Penalty Notice or a warning that one may be issued against you personally?	☐	☐	☐
8	Has the ATO contacted you or your company by phone, including calls to your bookkeeper or accountant?	☐	☐	☐
9	Have you or your bookkeeper or accountant received any ATO audit initiation letter, review notice or request for information about your company or personal affairs?	☐	☐	☐
10	Has the ATO issued any garnishee notice against your company bank accounts, receivables or other assets?	☐	☐	☐

PART C: Lodgement and Compliance Currency

These questions test whether your compliance position is giving the ATO a reason to look more closely at you.

#	Question	YES	NO	UNSURE
11	Are any BAS lodgements for your company outstanding or overdue?	☐	☐	☐
12	Are any company tax returns outstanding from any prior financial year?	☐	☐	☐
13	Is your company behind on PAYG instalments with missed or overdue amounts outstanding?	☐	☐	☐
14	Does your company currently have any ATO penalties or general interest charges accruing?	☐	☐	☐

PART D: Director Personal Exposure Signals

These questions test whether there are specific signals the ATO may move against you personally rather than just your company.

#	Question	YES	NO	UNSURE
15	Are you personally exposed to a Director Penalty Notice for your company's PAYG or superannuation debts?	☐	☐	☐
16	Have you personally had a DPN issued against you in the last seven years, or have you been a director of a company where a DPN was issued against another Director?	☐	☐	☐
17	Has the ATO registered any charge, caveat or security interest against your personal assets or property?	☐	☐	☐
18	Have you or any entity associated with you been contacted by the ATO Serious Financial Crime Taskforce or any specialist ATO compliance team?	☐	☐	☐

PART E: ATO Relationship and History

These questions test whether your history with the ATO points to an elevated risk of future enforcement action.

#	Question	YES	NO	UNSURE
19	Has your company's lodgement and payment record with the ATO been inconsistent over the last three years?	☐	☐	☐
20	Has your company been subject to any prior ATO enforcement action, garnishees, wind-up applications or director penalty notices?	☐	☐	☐
21	Do you rely on your accountant or bookkeeper to track your ATO position without checking the account balance yourself?	☐	☐	☐

YOUR SCORE SUMMARY

Add your YES and UNSURE answers in the left block. Add your NO answers in the right block. Both blocks together should equal 21.

YES and UNSURE Answers ______ out of 21	**NO Answers ______ out of 21**

IMPORTANT QUESTIONS TO REVIEW SEPARATELY

Questions 7, 10, 15 and 18 carry the highest individual risk. A YES or UNSURE on any of them requires immediate action regardless of your total score.

WHAT YOUR SCORE MEANS

Score Range	What It Means
0 out of 21	No flagged ATO warning signals across this tool. That doesn't mean none exist. A tool can only test what it asks. The free A13 Structural Vulnerability & Risk Exposure Analysis goes deeper and confirms where you actually stand.
1 to 3 out of 21	You've identified active ATO warning signals. Even one flagged answer points to a pathway the ATO has or is developing toward you. These signals rarely disappear. They escalate. Get the A13 Structural Vulnerability & Risk Exposure Analysis completed before formal enforcement begins.
4 to 21 out of 21	Your ATO exposure pattern is critical. The combination of signals you've identified has preceded enforcement against other Australian directors. The A13 Structural Vulnerability & Risk Exposure Analysis is the next step. The window narrows fast.

WHAT TO DO NEXT

The exposures this tool has identified are real. These gaps sit on directors' files across Australia every day. They're more common than most advisers realise. Resolving any one of them requires a clear picture of how your entire position fits together.

The good news is that all of it can be addressed.

The Risk Protector A13 Structural Vulnerability & Risk Exposure Analysis

The only free forensic assessment of its kind available to Australian directors. It works through all 13 risk areas and takes your position apart to find what's sitting unresolved.

Found something concerning? The A13 won't soften what it finds. You'll come away knowing exactly where to start.

No obligation. No sales. Absolute direction.

The Street-Smart Advisory Team

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is a specialist structural and strategic advisory practice for directors and business owners. Services cover structural architecture, strategic mentoring and draft document preparation only. All content is general and educational in nature. It's not legal, financial or tax advice. Start with the free A13 at riskprotector.com.au then seek independent professional advice.