

COMMON SENSE

FINANCIAL PLANNING

We Make the Complicated SimpleSM

Financial Planning Guide Indicator



079117-000

DIRECTIONS: Answer “yes” or “no” after each question in the space provided.

BUSINESS

- Do you have an exit strategy? _____
 - Do you have a buy/sell agreement? _____
 - Has your business been formally appraised? _____
 - Is your business greater than 50% of your wealth? _____
 - Do you have a clear and communicated succession plan? _____
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INVESTMENTS*

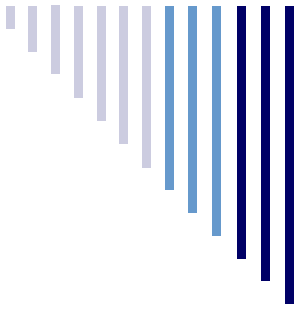
- My investments are diversified and based on my risk tolerance? _____
 - Do you have a buy/sell agreement? _____
 - I know my monthly fixed and variable expenses? _____
 - I consistently save to multiple sources for future needs? _____
 - I have 3-6 months of savings to meet living expenses? _____
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RETIREMENT

- I have a strategy for saving for retirement? _____
 - I know how much income I will require in retirement to maintain my desired lifestyle? _____
 - I have created multiple sources of replacement income? _____
 - I have a strategy so that my retirement funds will not run out? _____
 - My debts are under control and manageable? _____
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RISK MANAGEMENT

- I have a strategy to provide full lifestyle expenses to my survivor should I die prematurely? _____
 - I have protected myself from disability or long-term care costs? _____
 - My auto, homeowner's, and umbrella coverage are updated annually? _____
 - I have up-to-date Wills, Durable Powers of Attorney, and Health Care Proxies? _____
 - I review my risk protection needs periodically? _____
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