

# TAKE THIS QUIZ TO GAUGE YOUR RISK OF ASSET PROTECTION AND FINANCIAL/ESTATE PLANNING PROBLEMS IN THE FUTURE.

- 1. Does your current advisor/firm give independent advice (no conflicts of interest)?**
  - Never (2 points) \_\_\_\_\_
  - Years Ago (0 point) \_\_\_\_\_
- 2. Within the last 10 years, have you lost more money than you are comfortable with?**
  - Oh Yeah! (2 points) \_\_\_\_\_
  - Kind of (1 point) \_\_\_\_\_
  - No (0 points) \_\_\_\_\_
- 3. Does your portfolio consist of only stocks, bonds, or mutual funds?**
  - Yes (1 point) \_\_\_\_\_
  - No (0 points) \_\_\_\_\_
- 4. Are you worried about government spending?**
  - Yes (1 point) \_\_\_\_\_
  - No (0 points) \_\_\_\_\_
- 5. Is your current advisor paid a commission to sell you products?**
  - Yes (1 points) \_\_\_\_\_
  - No (0 point) \_\_\_\_\_
- 6. Is the ultimate beneficiary of your IRA a Trust?**
  - Yes (1 point) \_\_\_\_\_
  - I don't know (1 point) \_\_\_\_\_
  - No (0 points) \_\_\_\_\_
- 7. Are you worried about your family's financial well-being in the future?**
  - Yes (1 point) \_\_\_\_\_
  - No (0 points) \_\_\_\_\_
- 8. Do you have a structured income plan for retirement?**
  - Yes, I take 3-5% out (1 point) \_\_\_\_\_
  - Yes, my plan provides stable income I cannot outlive (0 points) \_\_\_\_\_
  - No, I don't (1 point) \_\_\_\_\_
- 9. If you died tomorrow, would your spouse lose more than 20% of your current household income?**
  - Yes (1 point) \_\_\_\_\_
  - No (0 points) \_\_\_\_\_
  - Unsure (2 points) \_\_\_\_\_
- 10. Do you have a diversified investment strategy to protect you from future inflation?**
  - Yes (0 points) \_\_\_\_\_
  - No (1 point) \_\_\_\_\_

**11. Do you have investment losses you haven't used up on your tax return?**

Yes (1 point) \_\_\_\_\_

No (0 points) \_\_\_\_\_

**12. Are you currently paying a management fee on a portfolio of mutual funds?**

Yes (1 point) \_\_\_\_\_

No (0 points) \_\_\_\_\_

**13. Does your IRA include a variable annuity?**

Yes (1 point) \_\_\_\_\_

No (0 points) \_\_\_\_\_

**14. Is your advisor a recognized specialist in Retirement Accounts like IRAs & 401(k)s?**

Yes (0 points) \_\_\_\_\_

No (1 point) \_\_\_\_\_

**15. Do you know the difference between A, B, and C share Mutual Funds?**

Yes (0 points) \_\_\_\_\_

No (1 point) \_\_\_\_\_

**16. Is your advisor responsible for making or recommending changes to your asset allocation mix (and are they doing it)?**

Yes (0 points) \_\_\_\_\_

No (2 points) \_\_\_\_\_

Unsure (1 point) \_\_\_\_\_

**17. Are your kids' names on your bank accounts, brokerage accounts or property deeds?**

Yes (0 points) \_\_\_\_\_

No (1 point) \_\_\_\_\_

Unsure (1 point) \_\_\_\_\_

**18. Do you understand that rising interest rates can cause bond investors to lose money?**

Yes (0 points) \_\_\_\_\_

No (1 point) \_\_\_\_\_

**19. Have you checked out your advisor on Brokercheck and/or Department of Insurance?**

Yes (0 points) \_\_\_\_\_

No (1 point) \_\_\_\_\_

**20. Are you aware of the 8 traps hidden inside of mutual funds?**

Yes (2 points) \_\_\_\_\_

No (0 points) \_\_\_\_\_

Unsure (2 points) \_\_\_\_\_

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### HOW DID YOU SCORE?

If you scored **10 or more**, you are almost certainly facing some form of significant financial issues, and you would likely benefit greatly from a no-cost Complete Planning Review (CPR) from our team of highly trained professionals.

If you scored **3 to 9**, you may potentially be at risk for problems that could affect your savings, your retirement and your family planning wealth transfer goals. It may be wise, at this point, to take advantage of a no-cost Complete Planning Review (CPR) to help ensure that problems don't arise in the future.

If you scored **3 or less**, you are likely not exposed to severe planning mistakes that can have significant financial impact on you, your spouse and ultimately your family.

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