

**Directions:** If you agree with the statement, leave the box blank, if you don't agree with the statement, then put a 1 in the box, then total all sections. Risk assessment Scoring: 1-5 = low risk, 6-10 moderate risk, 11+ high risk

**#1 Life is good, and I have everything under control.**

I/we are comfortable with our current income and am confident we will continue to have the income we need.

I am happy with the return on my investments and see no need for improvement.

I have sufficient funds set aside for emergencies and other unforeseen events.

My current plan addresses my financial concerns and I do not feel it is too risky for my age or goals.

I/we are not dependent on Social Security as my/our primary source of Income.

**Section 1 Total**

**#2 Two Rules for making Money**

**Rule #1: Never Lose Money**

**Rule #2: Never Forget Rule Number 1 – Warren Buffet**

I did not lose a significant amount of money in 2000 and/or the 2008 stock-market correction.

If you lost money in the stock market have you made adjustments so that you will not have the same problem again?

When I pass away I am confident that my spouse/loved ones will have the income they need to maintain a good quality of life.

I know the cost of my investments and how they are to my benefit (VAs, Mutual Funds, 401K's, REITs, etc)

**Section 2 Total**

**#3 I am happy to pay taxes, only I would be just as happy at half the rate! – Arthur Godfrey**

I am utilizing all of my tax deductions and do not feel my taxes can be any lower.

I am not paying taxes on my Social Security

I have a plan that minimizes the taxes my beneficiaries will pay on my estate when I pass away.

**Section 3 Total**

**#4 We may not plan to fail, but sometimes we fail to plan!**

I have a long-term care policy, or I am not concerned about the future costs associated with long term care.

My children have the time and resources to care for me in the event that I need their assistance.

My savings are adequate to pay for my future healthcare needs.

**Section 4 Total**

**#5 "I know who I am, I just don't know where I am going."**

I am confident in my financial plan and Feel it address ALL of the items we discussed today.

I can see the value of getting a second opinion to see if there are ways to improve my finances. After all, two heads are better than one!

**Section 5 Total**

**Worksheet Total** \_\_\_\_\_