

# YOUR VANTAGE POINT

Name: \_\_\_\_\_

Date: \_\_\_\_\_

Your answers to these questions will help both of us to determine if we are a good fit for each other and, if so, the action(s) we should take from here. Answer honestly by circling your appropriate responses, everything is confidential, and no one is judging.

## QUESTIONS

## RESPONSES

	QUESTIONS	RESPONSES			
1)	In terms of financial organization, I feel:	Very well organized	Somewhat unorganized	Unsure	N/A
2)	The amount of money I am saving/investing each year is:	Enough	Not enough	Unsure	N/A
3)	The amount of liquid cash I have available is probably:	Not enough	Too much	Unsure	N/A
4)	Financial instruments offering guarantees should be:	Embraced, because guarantees are rare and valuable	Avoided, because guarantees are not important	Unsure	N/A
5)	If given the option, I would choose to have:	A 401 (k) with a company match	A pension that replaces a high percentage of my salary in retirement.	Unsure	N/A
6)	In retirement, it is more important to have:	Dependable Income / Cash Flow	Net Worth	Unsure	N/A
7)	Leaving a legacy to family, friends, or organizations when I am gone is:	Important to me	Of no interest to me	Unsure	N/A
8)	Paying for all/some of my children's college tuition is something:	I plan on doing	I do not plan on doing	Unsure	N/A
9)	I view my mortgage more as:	A burden	A tool	Unsure	N/A
10)	When I file my taxes each year, I generally plan to:	Get a refund	Owe additional money	Unsure	N/A
11)	During my working years, the bigger financial risk to me is:	Illness / Injury / Unemployment	Market Volatility	Unsure	N/A

12)	Given the choice, I would choose to retire with:	High Net Wealth	Maximum Income	Unsure	N/A
13)	During my retirement years, the bigger financial risk to me is:	Longevity/Long Term Care	Market Volatility	Unsure	N/A
14)	Having enough income throughout my retirement is:	Something that worries	Not a concern to me	Unsure	N/A
15)	If I injured/killed someone in a car accident, and was sued for \$1,000,000, my liability insurance would:	Keep my assets safe	Cause me to lose some of my assets	Unsure	N/A
16)	If illness or injury kept me from earning income, my disability insurance would:	Cover the monthly expenses of running my household	Not be enough, and cause me to consume savings	Unsure	N/A
17)	The amount of life insurance I own is probably:	Not enough	Too much	Unsure	N/A
18)	The type of life insurance I own is probably:	Appropriate	Not appropriate	Unsure	N/A
19)	Being protected in the event I need long term care in the future is:	Something that concerns me	Of no concern to me	Unsure	N/A
20)	My estate documents (wills, trusts, POA, Healthcare Surrogate) are:	Up to date	Not up to date	Unsure	N/A
21)	My current relationships with investment and insurance professionals are:	Not open to change	Open to change with the right person	Unsure	N/A

**The main topics on my mind for Protection and Wealth Building are: (Check all that apply)**

- Disability Income Insurance     
 Life Insurance     
 Long Term Care     
 Cash Flow/Debt Management  
 College Funding     
 Creating Dependable Retirement Income Streams     
 Investment/Wealth Management     
 Comprehensive Financial Planning

Other: \_\_\_\_\_

My greatest source of financial anxiety is: \_\_\_\_\_