

Your Perspective

Name: _____ Date: _____

Your answers to these questions will help us determine the action(s) we should take from here. Answer honestly, everything is confidential, and no one is judging.

Protection		Yes	No	N/A
1	I understand the different aspects of my (our) car/home/umbrella insurance and have reviewed them recently:			
2	If I injured somebody in a car accident and got sued for \$500,000 I have enough insurance coverage to protect my assets:			
3	I or my family could go without my income or my spouse's income for a minimum of 5 years in the event of disability:			
4	If I or my spouse became disabled it would be important for me to know that I (we) have adequate income replacement:			
5	With the amount of life insurance we have in place my family could go without my income or my spouse's income in the event of death for a period long enough to get our youngest child out of the house:			
6	If I or my spouse passed away it would be important for me to know that I (we) have adequate income replacement for each other and our family:			
7	I (we) have up-to-date wills/trusts for our family:			
Wealth Building		Yes	No	N/A
8	I have a good idea and have tested how much annual savings I (we) should be doing to reach my (our) objectives:			
9	I understand that saving every year is vital, and that the dollars I (we) save today are our most valuable in the future:			
10	I feel my (our) annual savings amount is satisfactory:			
11	I understand that the financial strategies I (we) set in motion today directly impact my (our) results 5, 10, 15, 20, 25, 30, etc. years down the road:			
12	I feel the amount of liquid cash I (we) have available is satisfactory:			
13	I know what my (our) long term wealth building objectives are:			
14	I have a full understanding of how retirement income streams work:			
15	I understand that knowing how retirement income streams work is the first step in efficient/effective long term wealth building (begin with the end in mind):			
16	I understand the importance of combining financial tools (insurance and investments) together efficiently to create bigger retirement incomes:			
17	Participating in college funding for my children is important to me:			
18	I understand that college funding and my (our) retirement incomes are directly linked, or in other words, that if I didn't pay for college my retirement income would be bigger:			
19	I understand that the more efficient I am at paying for college the bigger my retirement income can be later:			
20	I understand how to pay for college in ways that reduces my retirement income the least:			

The main topics on my mind for Protection and Wealth Building are:

- Car/Home/Umbrella Insurance
 Disability Insurance
 Long Term Care
 Wills/Trusts
 Health Insurance
 Life Insurance
 Debt Management
 Access to Liquid Cash
 Efficient Allocation of My Retirement Savings
 College Funding
 Final Affairs Planning

Other: _____