

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

1. Does your current advisor/firm give independent advice (no conflicts of interest)?

- No (2 points) _____
- Unsure (1 point) _____
- Yes (0 point) _____

2. Within the last 10 years, have you lost more money than you are comfortable with?

- Yes (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. Are you concerned about the costs associated with long-term care and the financial impact it may have on your retirement assets?

- Yes (1 point) _____
- No (0 points) _____

6. Is the ultimate beneficiary of your IRA a trust?

- Yes (1 point) _____
- Unsure (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 (2 points) _____

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 help protect you from future inflation?

- Yes (0 points) _____
- No (1 point) _____

11. Do you have investment losses you haven't claimed 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 experienced with retirement savings 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. Are you concerned that you will someday outlive the money you have saved for retirement?

- Yes (1 point) _____
- No (0 points) _____

20. Are you aware of the fees associated with mutual funds?

- Yes (0 points) _____
- No (2 points) _____
- Unsure (1 point) _____

HOW DID YOU SCORE?

If you scored **10 or more**, you may be at a higher risk of facing some form of significant income planning obstacle and could benefit from a no-obligation, comprehensive financial review from an experienced financial professional.

If you scored **4 to 9**, you may potentially be at risk for problems that could affect your savings, your retirement income and your family planning wealth transfer goals. It may be wise, at this point, to take advantage of a no-cost financial analysis to help ensure that problems don't arise in the future.

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

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