

## Financial Fitness Survey Before Retirement

Your responses to the following statements will help you to identify the areas where you could benefit from when working with a financial planner. Please indicate your response to each statement where: **1** = Unsure or do not know **2** = No (not true) **3**= Sometimes **4**= Yes (that's me) *Leave blank if not applicable*

### 1. Quality of life – I feel comfortable...

- with where I currently live
- with the level and regularity of my savings
- with my financial situation and it does not worry me
- that my financial situation does not worry my spouse/partner
- with my spending habits
- with my partner/spouse/dependents spending habits
- that I pay off credit cards each month
- that I will be able to acquire the new ( \_\_\_\_\_ ) that I desire

1	2	3	4
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### 2. Retirement – I have...

- determined how much I need to save for a comfortable retirement
- determined when I can afford to retire
- defined goals for my retirement years
- prioritized those retirement goals

1	2	3	4
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### 3. Other life events – I currently have a plan as to how to...

- purchase my next car without borrowing
- fund my children's education
- fund my grandchildren's education
- help my family in ways I desire

1	2	3	4
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### 4. Investments – I am confident...

- my investments adequately reflect my risk tolerance/capacity
- my investments are properly diversified
- that I have a "plan" for my investments (Investment Policy Statement)
- I know how the costs and fees impact my portfolios performance
- my portfolio has the highest return for the risk I am willing to take
- in the investing I have done to date

1	2	3	4
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### 5. Risks - I am certain that I am adequately protected...

- if my home were to be destroyed
- if I were to be sued for a huge liability
- if I became unable to work
- in the event of a health treatment costing \$3 million
- in case of a 4 year long-term care stay when I'm age 80
- if I died prematurely, my family would be financially taken care of

1	2	3	4
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### 6. Estate Planning – I am certain that my current estate planning documents will...

- safeguard my minor children at my death
- minimize estate tax as much as legally possible
- not require modification when the Estate Tax laws change
- make it difficult to have my final wishes disputed by others
- make transfer of assets to my heirs as effortlessly as possible
- keep estate administrative costs as low as possible
- make it easy for me to be cared for if I become incapacitated
- assure my life support decisions will be followed without a legal battle

1	2	3	4
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There is no official scoring for this survey. However, please note the number of statements you marked as 1, 2 or 3. The more there are, the more likely it is you would benefit from financial planning. Be sure to compare the results with your partner. Please go to [www.freedomfinancialplan.com](http://www.freedomfinancialplan.com) to learn more about financial planning and how you would benefit from using our services.