**Financial Fitness Survey Before Retirement**

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Your responses to the following statements will help you to identify the areas where you could benefit from when working with a financial professional. 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… 1 2 3 4**

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. **Retirement – I have… 1 2 3 4**

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

purchase my next car without borrowing

fund my children’s education

fund my grandchildren’s education

help my family in ways I desire

1. **Investments – I am confident… 1 2 3 4**

my investments adequately reflect my risk tolerance/capacity

my investments are properly diversified

that I have a “plan” for my investments (Investment Policy Statement)

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

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1. **Risks - I am certain that I am adequately protected… 1 2 3 4**

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. **Estate Planning – I am certain that my current estate planning documents**

**will… 1 2 3 4**

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

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.momentumFSgroup.com to learn more about financial planning and how you would benefit from using our services.