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

	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	☐	☐	☐	☐

2. Retirement – I have… 1 2 3 4

	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	☐	☐	☐	☐

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

	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	☐	☐	☐	☐

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

	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				

5. Risks - I am <u>certain</u> that I am adequately protected… 1 2 3 4

	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	☐	☐	☐	☐

6. **Estate Planning – I am <u>certain</u> that my current estate planning documents will… 1 2 3 4**

	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.