

COMPREHENSIVE FINANCIAL HEALTH ASSESSMENT

Financial Advisor: Sanjay Sinha : 702 612 9954

Please visit <https://sanjay-sinha.com>

S. No	Question	Yes	No
1	Do you have life insurance cover of at least 10–15 times your annual income?		
2	Do you have adequate health insurance for yourself and your family?		
3	Do you have personal accident and disability insurance?		
4	Have you created an emergency fund covering at least 6–12 months of expenses?		
5	Have you planned for your children's education and marriage goals?		
6	Have you started saving for retirement?		
7	Will your loans be fully repaid if something happens to you?		
8	Do you have a valid Will and updated nominations?		
9	Do you know your Human Life Value (HLV)?		
10	Do you regularly review your investments?		
11	Are your investments diversified across asset classes?		
12	Do you know the returns and risks of your current investments?		
13	Do you have adequate tax-saving investments?		
14	Are you investing through SIPs or systematic plans?		
15	Do you have any high-interest debt that should be reduced?		
16	Do you have clear financial goals with timelines?		
17	Do you have sufficient liquidity for unexpected expenses?		
18	Do you have a trusted financial advisor?		
19	Are your spouse/family aware of your investments and documents?		
20	Would you like a complimentary Financial Health Review?		

YOUR SCORE

16 – 20	11 – 15	6 – 10	0 – 5
Excellent	Good but review recommended	Needs improvement	Immediate financial planning recommended

CLIENT PROFILE

Name:		Age:		Gender	
Occupation		Mobile		Marital Status	
Email		Preferred Meeting Date & Time		Dependents	

OPTIONAL INPUTS

Annual Income		Existing Investments*		Outstanding Loans	
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*Existing Investments (MF/Stocks/FD/PF/NPS/Insurance/Real Estate/Gold/Other):