

THE 20 MUST-ANSWER PLANNING QUESTIONS for your journey toward peace of mind

1. Are your financial affairs structured properly to ensure you fulfill your True Purpose for Money? YES NO
2. Have you clearly determined and documented what you want to accomplish financially? YES NO
3. Have you quantified how much money you need to achieve financial independence? YES NO
4. Do you follow a spending plan with specific targets for living within your means? YES NO
5. Do you have life, disability and long-term care insurance protection? YES NO
6. Are you saving enough systematically to meet your long-term goals and objectives? YES NO
7. Do you understand the effects of taxes and inflation on your long-term goals? YES NO
8. Are you financially prepared to live the 100 Year Lifestyle™ and maintain your dignity and self sufficiency in retirement? YES NO
9. Are you prepared to provide your children and grandchildren with the best education for which they can qualify? YES NO
10. Will the people who depend on you financially be okay if something unexpected happens to you, such as a premature death or disability? YES NO

11. Do you understand how life insurance works and its many uses beyond the death benefit? YES NO
12. Do you have current, legally valid estate documents, including wills, trusts, powers of attorney, and medical directives? YES NO
13. Have you named specific beneficiaries and two backups to receive the proceeds of your retirement accounts and life insurance? YES NO
14. Are your property titles and beneficiaries consistent with your estate documents? YES NO
15. Does your property insurance provide full replacement cost of your property, including jewelry, antiques and other collectibles? YES NO
16. Does your liability insurance match or exceed your net worth and future employment income stream? YES NO
17. Does your liability insurance include uninsured and underinsured protection? YES NO
18. Do you have professional insurance advisors audit your insurance plans every three years? YES NO
19. Does your estate plan enable you to create a legacy and contribute meaningfully to the people and institutions in which you believe? YES NO
20. Are you ready to organize a strategic plan to build and protect your personal wealth and prepare for a healthy 100 Year Lifestyle? YES NO

When you have achieved the ability to answer “yes” to all of these questions, you will be on your way to a high level of peace of mind.