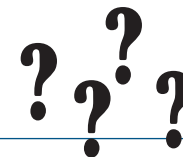


To help determine your financial awareness and financial literacy answer the following 'Yes' & 'No' questions. Then total your 'Yes' answers below and turn the page and see how you did.



## Some Questions to Ponder

Managing your personal finances today is more complicated & more important than ever before. Let's see how you are doing with a quick personal financial checkup.

- |  | YES                      | NO                       |
|--|--------------------------|--------------------------|
| 1. <b>PAPERWORK</b> In an emergency, could someone in your family quickly find your important papers—birth certificate, bank account records, health care directive, insurance policies, credit card records, will, etc? . . . . .   | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. <b>NET WORTH</b> Do you know your current net worth and how you hold title to your various assets? . . . . .  | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. <b>CASH FLOW MANAGEMENT</b> Do you have enough cash available (in bank accounts or easily cashed securities) to cover yourself and your family for at least six months? . . . . .   | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. <b>BUDGET</b> Do you and your family have a useful, written monthly budget? . . . . .   | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. <b>EXPENSES</b> Do you think you will be able to pay all your bills on time every month for the next 12 months? . . . . .   | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. <b>EMPLOYMENT BENEFITS</b> Do you understand and, if appropriate, utilize all your employment benefits? . . . . .   | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. <b>GOALS</b> Have you created written personal and financial goals for yourself and your family? . . . . .  | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. <b>FINANCIAL INDEPENDENCE/RETIREMENT</b> Do you know at what age you expect to be able to retire comfortably? . . . . .   | <input type="checkbox"/> | <input type="checkbox"/> |
| 9. <b>FINANCIAL INDEPENDENCE/RETIREMENT</b> Do you know how much income & assets you will need to enjoy your retirement years? . . . . .   | <input type="checkbox"/> | <input type="checkbox"/> |
| 10. <b>FINANCIAL INDEPENDENCE/RETIREMENT</b> Have you calculated the amount of money required to reach your financial goals? . . . . .   | <input type="checkbox"/> | <input type="checkbox"/> |
| 11. <b>MAJOR EXPENDITURES</b> Have you thought about and made a list of major expenditures you can expect over the next five years and where the money will come from to pay for these major expenditures? . . . . .                 | <input type="checkbox"/> | <input type="checkbox"/> |
| 12. <b>INVESTMENTS</b> Do you think your current investment plan(s) will meet your retirement needs? . . . . .   | <input type="checkbox"/> | <input type="checkbox"/> |
| 13. <b>TAX DEFERRAL</b> Do you think you are making the best use of tax-deferred investment plans for retirement? . . . . .  | <input type="checkbox"/> | <input type="checkbox"/> |
| 14. <b>TAXES</b> Do you know your federal, state and local income tax rates on your last earned dollar? . . . . .  | <input type="checkbox"/> | <input type="checkbox"/> |
| 15. <b>INSURANCE / RISK MANAGEMENT</b> Do you think you have the right amount of insurance—life, health, disability, long-term-care, auto, home/renter's, etc.—not too little, but not too much? . . . . .                           | <input type="checkbox"/> | <input type="checkbox"/> |
| 16. <b>ESTATE &amp; GIFT PLANS</b> Do you and your family have current wills? . . . . .  | <input type="checkbox"/> | <input type="checkbox"/> |
| 17. <b>POWER OF ATTORNEY</b> Do you and your family have a current Power of Attorney? . . . . .  | <input type="checkbox"/> | <input type="checkbox"/> |
| 18. <b>ADVANCE HEALTH CARE DIRECTIVE</b> Do you and your family have a current Advance Health Care Directive? . . . . .  | <input type="checkbox"/> | <input type="checkbox"/> |
| 19. <b>CHARITABLE GIVING</b> Are your favorite causes or nonprofits included within your estate & gift plans for a bequest, planned gift, or as a primary or alternate beneficiary for life insurance or retirement plans? . . . . . | <input type="checkbox"/> | <input type="checkbox"/> |
| 20. <b>TRUSTS</b> Do you know the advantages and disadvantages of using trusts? . . . . .  | <input type="checkbox"/> | <input type="checkbox"/> |

TOTAL \_\_\_\_\_



## How Did You Do?

For questions 1 to 20 on the previous page, count up the number of “yes” answers.

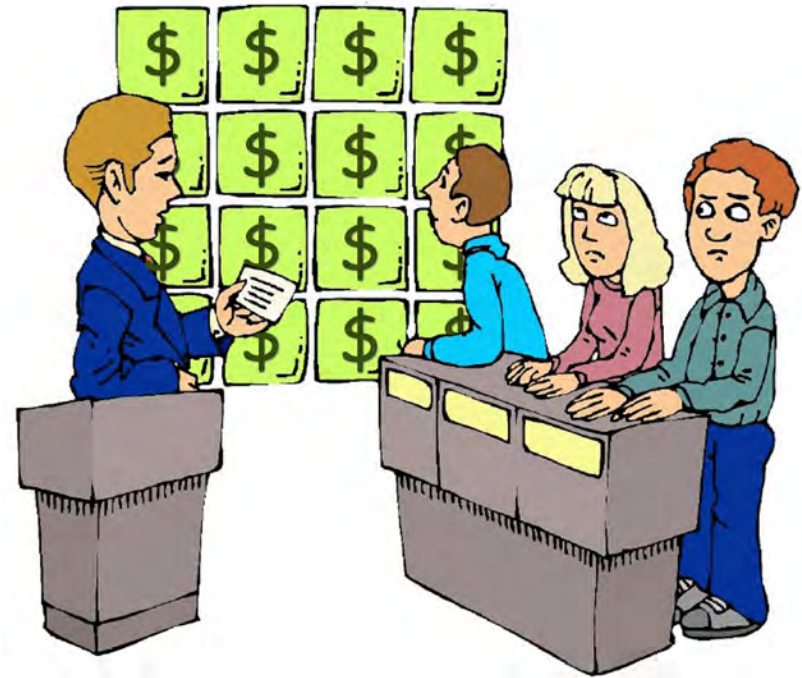
16–20 Financially astute

11–15 Financially aware

6–10 Not current with your finances

0–5 Finances are managing you

Most people score in the 7–9 range! How did you do?



- Over 50% of our adult population does not have a current or up-to-date financial, estate & gift plans, nor understand why it is important to have them to protect themselves and their family's assets; that's half your family, friends, and associates.
- We have entered into the greatest wealth transfer in history. An estimated \$59 trillion - divided among heirs, charities, estate taxes and estate closing costs - will be transferred from 116 million American households from 2007 to 2061. Without some financial and estate planning a significant amount of these assets will be wasted; much of the remaining assets may not go to the right person(s) or organization(s), and or may not be used as intended.
- Get and keep your financial, estate and gift plans up-to-date; encourage your family and friends to do the same.

*Having better personal finance knowledge changes our world  
and the world around us... FOREVER!*

