


Assurance Tax & Accounting Group (ATAG)

Financial Confidence Assessment

Studies show changes in the economy have left many people feeling anxious about the future. This assessment is organized around four areas of your financial life: cash & liabilities, protection, taxes and investments. It will help pinpoint critical issues and identify steps you can take to feel more confident about reaching your financial goals.

CASH & LIABILITIES		YES	NO
1	Do you have enough cash on hand to survive a job loss, health problem or other unexpected financial emergency so you can avoid tapping into your retirement or other long-term savings?		
2	Do you have sufficient credit available to get through a financial emergency?		
3	Have you consolidated short-term debt, such as car loans and high-interest-rate credit cards, so you can maximize the cash you save for your financial goals?		
4	Are you on track to pay off your mortgage at or before retirement?		
PROTECTION			
5	Would your family be able to pay day-to-day living expenses if something happened to you or your income?		
6	Would your family be able to cover education expenses, retirement or other major financial goals w/o your income?		
7	Have you saved enough to cover unexpected health care expenses and retirement?		
8	Have you recently reviewed your homeowners, auto and other insurance coverages to make sure you can effectively cover all your valuables at an efficient cost?		
9	Have you developed an estate plan, including beneficiary designations, to make sure your wishes are carried out and your legacy is secure?		
TAXES			
10	Are you investing now to potentially reduce the taxes you'll pay when you begin taking money out in retirement?		
11	Have you considered converting to a Roth IRA to balance your tax liabilities in retirement?		
12	Will your heirs have enough money to pay estate and income taxes at your death?		
INVESTMENTS			
13	Do you know how long you can expect to live on retirement, how much you'll need to save to last through retirement, and how to align your investing strategies to reach your goals and make your savings last through retirement?		
14	Will you have enough guaranteed income in retirement to cover your expenses?		
15	Are you confident that your investment strategies can withstand market fluctuations, keep up with in action and still keep you on track to reach your financial goals?		
16	Do all your accounts work together to align with your investment strategies and minimize the fees and taxes you pay?		
Total Answers			

 **How confident are you about reaching your financial dreams and goals?**

Very confident ← 0 - 2 "no" answers 3 - 5 "no" answers 6 - 10 "no" answers → Need to build confidence

Take the next step – You seem to be on your way to achieving your financial goals. Talk to an advisor about fine-tuning your strategies.

Improve your plan – Like many people, you've probably already taken steps toward your goals, but there are some issues you should address. Meet with a financial advisor today.

We can help – You have many opportunities to bring your dreams more within reach. Meet with a financial advisor to discuss steps you can take today to improve your financial plan.

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