

# *Take The Financial Health Quiz*

**It's Time For A Money Checkup With**

## *Your Financial Road Map*

Yes No

1. Are your investments properly diversified?

**The problem:** Millions of investors have seen their financial security wiped out over the last two years because they put too many of their nest eggs into a single basket.

**The solution:** *Your Financial Road Map* will show you how to better diversify your investments to avoid the big losses that have plagued so many investors.

Yes No

2. Do you understand how current economic conditions affect you and your money, and are you making the wisest financial choices right now?

**The problem:** Americans are overwhelmed with financial information that's usually confusing and often biased.

**The solution:** *Your Financial Road Map* offers timely guidance in your personalized report and provides updates and weekly "smart money tips" through its exclusive web site to help you make smart money decisions throughout the year.

Yes No

3. Do you have adequate insurance coverage?

**The problem:** Over 80% of Americans lack comprehensive insurance coverage. For them, a single loss, illness, or disability can wipe out a lifetime's worth of hard-earned savings.

**The solution:** *Your Financial Road Map* will show you how to correct any deficiencies in your insurance coverage, customized to your own insurance needs.

Yes No

4. Are you in debt?

**The problem:** Over the past four years alone, 5% of American families have declared bankruptcy, and the numbers are expected to rise as tens of millions are choking on debt right now because they have borrowed too much for the wrong reasons.

**The solution:** *Your Financial Road Map* will help you manage your credit before it manages you and will provide a "how to" for eliminating wasteful debt.

Yes No

5. Are you overpaying your income taxes?

**The problem:** Tens of millions of Americans pay more income taxes than they have to simply because they don't understand the ever changing rules. (The new tax rules changed over 400 sections of the Internal Revenue Code.)

**The solution:** *Your Financial Road Map* will show you which of the great new tax breaks make the most sense for you, based on your own tax situation.

Yes No

6. Have you planned your estate correctly?

**The problem:** Six out of seven adults don't even have a will, which means the state courts will decide who gets their money and who takes over for them if they become ill.

**The solution:** *Your Financial Road Map* will present individualized step-by-step estate planning guidance to help protect you and your loved ones both now and later.

Yes No

7. Are you taking advantage of the new ways to save for your children's or grandchildren's education?

**The problem:** Most parents and grandparents save for college in high-taxed accounts that produce 30% **less** income available to meet college expenses compared with the new college savings plans.

**The solution:** *Your Financial Road Map* will show you which of the new tax-advantaged education savings plans provides the maximum benefit based on the youngsters' ages and your financial profile – and it's not too late to switch into the best plan for you and your family.

Yes No

8. Are you prepared to meet any unexpected financial emergencies?

**The problem:** Everyone experiences periodic financial emergencies, but most lack the knowledge and wherewithal to weather the storm which just makes a bad situation worse.

**The solution:** *Your Financial Road Map* will help you help you take action to stave off financial emergencies and will identify sources of money that can be accessed quickly.

Yes No

9. Do you have a plan for achieving a financially comfortable retirement or, if you're retired, a plan for thriving throughout your retirement years?

**The problem:** The statistics are startling. Almost two-thirds of adult Americans are not on-target to have enough money to retire and millions of retirees are running out of money late in life.

**The solution:** *Your Financial Road Map* will provide you with tools to evaluate your progress in attaining and maintaining financial freedom, personalized to your specific age and retirement aspirations.

Yes No

10. Are you confident you haven't overlooked a money matter that's crucial to your financial well being?

**The problem:** You probably know what you should be doing to promote your financial health, but it's easy to feel overwhelmed by it all.

**The solution:** *Your Financial Road Map* will provide a "to do" and a "how to" list in order of priority to help you on the road to achieving lifetime financial security.

**If you answered "No" to one or more of these questions, *Your Financial Road Map* will help you improve your financial health. To assure future well being for you and your loved ones, your financial health is as important as your physical health. Each *Your Financial Road Map* report is custom produced based on your responses to a confidential questionnaire. Your report will be unlike any others since your financial situation is unique.**

#### **Your Financial Road Map is:**

##### **Unbiased**

Your report provides objective information and guidance, unlike costly reports prepared by large financial institutions that promote their own financial products and services.

##### **Confidential**

Your questionnaire and report will be kept strictly confidential and your name will not be given to any other organization. If you want complete confidentiality, the email questionnaire and report option can be completed without indicating your name and address on your questionnaire. All that's required is your password which is included with your questionnaire and an email address where you would like us to send your report.

##### **Personalized**

Your report is based on an in-depth analysis of your responses to the questionnaire. It deals with your own unique needs and covers every important investing and financial planning area that is relevant to you. No two reports are alike.

##### **Encouraging**

With your concise, no-jargon report in hand, you'll be armed with a powerful and sensible second opinion on matters that are specifically relevant to your unique situation. Your Financial Road Map will identify strengths, reveal potential problem areas, and outline specific, step-by-step future strategies from investing, savings, and insurance, to tax matters and retirement planning.

## **What is *Your Financial Road Map*?**

While it begins with a personal questionnaire, *Your Financial Road Map* doesn't end when you receive your personalized report. Rather, your report is a *process* that allows you, perhaps as never before, to move knowledgeably and confidently from the present to the future.

## **How Do I Receive My Questionnaire and Report?**

1. Via mail. You are most welcome to use the traditional method of receiving your Road Map report by completing and returning the questionnaire by mail. You will receive your report either by return mail in about three weeks or by email in one week. It's your choice.
2. In Person. Set up an appointment with our office in Bloomington, MN for a personal consultation.

## **Who should use *Your Financial Road Map*?**

Financial wellness is a goal for virtually everyone. Over the last decade *Your Financial Road Map* has been used successfully by individuals and couples just starting out, mid-career families, wealthy individuals, pre-retirees, and retirees.

If you don't currently have a financial plan, *Your Financial Road Map* will help you develop one; and if you do have a plan, *Your Financial Road Map* gives you the power of a second opinion in weighing your plan's strengths and weaknesses.

## **How is *Your Financial Road Map* different from other financial plans?**

*Your Financial Road Map* is completely *unbiased, objective, and obligation free*. It is not intended to sell you any particular product or service; no solicitation of any kind will follow. While your report will provide specific strategies and recommendations, the report is yours alone and you are free to use its information as you desire. The information in your questionnaire and report will be completely confidential, and your name will not be given to any other company or organization.

## **How difficult is the questionnaire?**

The power of Your Financial Road Map lies in its high degree of relevance to your own situation. Thus, the questionnaire is very comprehensive in nature. But the questions are straightforward with most people able to complete it in under an hour.

## **Who will have access to the information in my questionnaire and personal report?**

All information received from and sent to you will be kept strictly confidential. Your name will not be given to any other company or organization.

## **How long will it take to receive my personal *Your Financial Road Map* report?**

You will receive *Your Financial Road Map* personal report by mail within three weeks after submitting your personal questionnaire by mail. If you choose to receive your report in person, you will receive it at your personal consultation.

## What kind of guidance will I receive in my personal report?

Based upon your completed questionnaire *Your Financial Road Map* will be fully comprehensive and personalized. While no two of the 30-45 page reports are the same, all address these key financial areas:

- A clear view of what steps should be taken to improve your financial future.
- Investing wisely (even if you're just starting)
- Obtaining the right kind of insurance at the best price
- Planning for major expenses like a new home or college
- Planning for a financially comfortable retirement
- Minimizing income taxes

## What's contained in my report?

Your personal report begins with a cover letter that summarizes your overall financial situation and highlights the two or three most important matters that you should keep in mind as you plan your financial future. These four sections follow the cover letter:

1. The **Main Report** explains in depth, but in understandable English, the important steps you should be taking in the following areas (but only if they pertain to your situation):
2. **Investment Guidance.** Because investing is so crucial to your financial future, a separate section of your report is devoted entirely to your investment situation. This section includes a **Diversified Investment Strategy** that shows you how to diversify your investments, depending on your specific financial status.
3. **Summary of Recommendations.** While each report is different, the typical *Your Financial Road Map* report contains 40 to 60 different recommendations to help you achieve a better financial future. It's easy to feel overwhelmed by the sheer number of recommendations, so the **priority listing** of your report lists and explains each recommendation in order of priority so you can take immediate action on your most important financial matters.