



MERIT
Financial Advisors

RISK
QUANTIFICATION
QUESTIONNAIRE

Risk Quantification Questionnaire

Insurance Risks

Questions	Answers	Priority
LIFE INSURANCE		
<p>Do you have life insurance?</p> <ul style="list-style-type: none"> If so, is it enough, when combined with your current financial assets, to replace your income for your heirs? What percentage of your life insurance coverage is tied to your employer? (Total Insurance/Total "Group" Coverage) Do you have life insurance outside of your employer? Who is the beneficiary of your life insurance policy? <p>If you have grown children who have children of their own, do you know whether your children have life insurance coverage?</p> <ul style="list-style-type: none"> If so, is it tied to their current employer? Do they have any life insurance outside their employer? 	<p>Yes No</p> <p>Yes No N/A</p> <p>_____ %</p> <p>Yes No N/A</p> <p>Yes No N/A</p> <p>Yes No N/A</p> <p>Yes No N/A</p>	
HEALTH INSURANCE		
<p>Do you have health insurance?</p> <p>Do each of your children and/or grandchildren have health insurance?</p>	<p>Yes No</p> <p>Yes No N/A</p>	
LONG-TERM CARE INSURANCE		
<p>Do you have long-term care insurance?</p> <p>Do your parents on both sides of your family have long-term care insurance?</p> <p>Do you have any siblings and/or loved ones who you feel need long-term care insurance in lieu of you having to provide for their care?</p>	<p>Yes No N/A</p> <p>Yes No N/A</p> <p>Yes No</p>	
DISABILITY INSURANCE		
<p>If you work for someone else, does your employer provide disability insurance?</p> <ul style="list-style-type: none"> Do you pay the premiums or do they? <p>If you are self employed or own your own company, do you have disability insurance?</p> <ul style="list-style-type: none"> Does it cover business continuity expenses if you became disabled? 	<p>Yes No N/A</p> <p>Yes No N/A</p> <p>Yes No N/A</p> <p>Yes No N/A</p>	

Risk Quantification Questionnaire

Liability Risks

Questions	Answers	Priority
FAMILY		
<p>Do you have any children, grandchildren, or non-family members driving vehicles registered in your name?</p> <p>Are your children or grandchildren on your insurance coverage?</p>	<p>Yes No</p> <p>Yes No N/A</p>	
FAMILY PROPERTY & "TOYS"		
<p>Do you own any "Toys" (e.g., watercraft, ATV, RV, etc.)?</p> <ul style="list-style-type: none"> Do you ever allow others to use them? <p>Do you have any rental properties?</p> <ul style="list-style-type: none"> If so, how are the deeds titled? Are these owned personally or in a protective entity? <p>Do you have umbrella liability insurance on your homes, autos, and toys?</p> <ul style="list-style-type: none"> If so, how much? 	<p>Yes No</p> <p>Yes No N/A</p> <p>Yes No</p> <hr/> <hr/> <p>Yes No N/A</p> <p>\$ _____</p>	
REVIEW		
<p>When was the last time you had all of your insurance coverages reviewed by a third party who is not an agent trying to sell you insurance?</p>	<hr/>	
ASSET TITLING		
<p>If someone driving your car were injured or even killed, do you know which of your assets, as currently titled, would be available to satisfy a judgment?</p> <ul style="list-style-type: none"> Business interests? Investment accounts? Properties? <p>Have you ever reviewed your asset titling to consider the impact of a judgment against you?</p>	<p>Yes No</p> <p>Yes No</p> <p>Yes No</p> <p>Yes No</p> <p>Yes No</p>	

Risk Quantification Questionnaire

Economic Risks

Questions	Answers	Priority
YOU		
<p>Could you articulate your "Philosophy About Money" if asked?</p>	Yes No	
<p>Do you have well-defined goals for your money, your financial independence, and/or retirement?</p>	Yes No	
<p>When was the last time you reviewed your financial goals?</p> <ul style="list-style-type: none"> • Are you currently on track to achieve them? 	Yes No	
<p>Do you know exactly what your "Preferred Future" looks like?</p> <ul style="list-style-type: none"> • Have you and your spouse reviewed this in the last year? • Do you know exactly how much it would take for you to be financially "independent"? • Considering Lifestyle comes in the form of cash flow and predictable income, are you confident your current plan is going to get you to the Lifestyle you desire? 	Yes No N/A Yes No Yes No	
CURRENT MONEY MANAGER		
<p>If you have someone else managing your money, do you have confidence they have a very defined investment strategy that is strictly adhered to and has been proven to work in good times and bad, as evidenced by the last financial crisis?</p> <ul style="list-style-type: none"> • If so, do you know your advisor's philosophy about money? 	Yes No N/A Yes No N/A	
<p>Is your advisor proactive in communicating with you concerning the management of your assets?</p> <ul style="list-style-type: none"> • If so, are they discussing with you now and repositioning your assets? • Are you having to prompt them to do so? 	Yes No N/A Yes No N/A Yes No N/A	
YOUR ASSETS		
<p>Do you have a strategy to make money in up, down, and sideways markets?</p> <ul style="list-style-type: none"> • If so, are your assets in a place that allows you to have the flexibility in up and down markets? 	Yes No Yes No N/A	
<p>If you have a 401(k) or retirement assets, does your current portfolio have exposure to unlimited options for investing?</p> <p>Do you have highly concentrated stock positions, either in the forms of stock, stock option programs, or salary deferral?</p> <ul style="list-style-type: none"> • Do you have a plan for exercising your stock options "early and often"? • If so, does your plan factor in strategies that maximize tax efficiencies? 	Yes No N/A Yes No N/A Yes No N/A Yes No N/A	
<p>Is a large percentage of your net worth tied up into one asset class?</p> <p>(e.g., your own business, real estate, company stock, etc.)</p>	Yes No	

Risk Quantification Questionnaire

Business Risks

Economy

Write out your FIVE (5) biggest concerns as it relates to your business and the current economic environment.

- 1.
- 2.
- 3.
- 4.
- 5.

Employees

Write out your FIVE (5) biggest concerns as it relates to your business and the current employees.

- 1.
- 2.
- 3.
- 4.
- 5.

Competitors

Write out your FIVE (5) biggest concerns as it relates to your competitors.

- 1.
- 2.
- 3.
- 4.
- 5.

Customers

Write out your FIVE (5) biggest concerns as it relates to your customers.

- 1.
- 2.
- 3.
- 4.
- 5.

Notes

Risk Quantification Questionnaire

Notes