

## PRE-PLANNING QUESTIONS

Any decent financial plan worth paying for needs to address these fundamental issues. Each of them relates to you and what you want out of life for you and your family.

What are the things you are hoping for when working with a financial advisor? And what do you fear might happen?

What do you want to accomplish in life? What would you do if it really were entirely up to you? Why is that important to you?

What could stop you? What do you see as the risks? What do you want to avoid? What concerns do you have?

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Do you know exactly what would happen to your family if you didn't wake up tomorrow? Or became disabled and could no longer work?

Who will you need to help, or want to help? To do what? When? How much will it cost? Are your parents alive?

How and when do you see yourself stopping full time work? What will you do? What will it cost in today's money?

Assume, as we must, that when you're both gone a big proportion of your estate might be taxed away. How do you want the tax to be paid? Will that put your children in financial difficulties?

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	NOT AT ALL											ESSENTIAL
Maintaining your standard of living in retirement?	0	1	2	3	4	5	6	7	8	9	10	
Not running out of money?	0	1	2	3	4	5	6	7	8	9	10	
Helping your children?	0	1	2	3	4	5	6	7	8	9	10	
Helping your grandchildren?	0	1	2	3	4	5	6	7	8	9	10	
Helping your parents?	0	1	2	3	4	5	6	7	8	9	10	
Leaving a legacy?	0	1	2	3	4	5	6	7	8	9	10	
Providing in the event of your premature death?	0	1	2	3	4	5	6	7	8	9	10	
Providing income if you can't work due to long term illness or disability?	0	1	2	3	4	5	6	7	8	9	10	
Providing cover for long term care?	0	1	2	3	4	5	6	7	8	9	10	
Mitigating your liability to inheritance tax?	0	1	2	3	4	5	6	7	8	9	10	
Notes												