



RISK  
QUANTIFICATION  
QUESTIONNAIRE

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# RISK QUANTIFICATION QUESTIONNAIRE

## INSURANCE RISKS

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

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## LIABILITY RISKS

Questions	Answers	Priority
<b>FAMILY</b>		
<p><b>Do you have any children, grandchildren, or non-family members driving vehicles registered in your name?</b></p> <p><b>Are your children or grandchildren on your insurance coverage?</b></p>	<p>Yes    No</p> <p>Yes    No    N/A</p>	
<b>FAMILY PROPERTY &amp; "TOYS"</b>		
<p><b>Do you own any "Toys" (e.g., watercraft, ATV, RV, etc.)?</b></p> <ul style="list-style-type: none"> <li>Do you ever allow others to use them?</li> </ul> <p><b>Do you have any rental properties?</b></p> <ul style="list-style-type: none"> <li>If so, how are the deeds titled?</li> <li>Are these owned personally or in a protective entity?</li> </ul> <p><b>Do you have umbrella liability insurance on your homes, autos, and toys?</b></p> <ul style="list-style-type: none"> <li>If so, how much?</li> </ul>	<p>Yes    No</p> <p>Yes    No    N/A</p> <p>Yes    No</p> <hr/> <hr/> <p>Yes    No    N/A</p> <p>\$ _____</p>	
<b>REVIEW</b>		
<p><b>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?</b></p>	<hr/>	
<b>ASSET TITLING</b>		
<p><b>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?</b></p> <ul style="list-style-type: none"> <li>Business interests?</li> <li>Investment accounts?</li> <li>Properties?</li> </ul> <p><b>Have you ever reviewed your asset titling to consider the impact of a judgment against you?</b></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
<b>YOU</b>		
<p><b>Could you articulate your "Philosophy About Money" if asked?</b></p>	Yes    No	
<p><b>Do you have well-defined goals for your money, your financial independence, and/or retirement?</b></p>	Yes    No	
<p><b>When was the last time you reviewed your financial goals?</b></p> <ul style="list-style-type: none"> <li>• Are you currently on track to achieve them?</li> </ul>	Yes    No	
<p><b>Do you know exactly what your "Preferred Future" looks like?</b></p> <ul style="list-style-type: none"> <li>• Have you and your spouse reviewed this in the last year?</li> <li>• Do you know exactly how much it would take for you to be financially "independent"?</li> <li>• 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?</li> </ul>	Yes    No    N/A Yes    No Yes    No	
<b>CURRENT MONEY MANAGER</b>		
<p><b>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?</b></p> <ul style="list-style-type: none"> <li>• If so, do you know your advisor's philosophy about money?</li> </ul>	Yes    No    N/A Yes    No    N/A	
<p><b>Is your advisor proactive in communicating with you concerning the management of your assets?</b></p> <ul style="list-style-type: none"> <li>• If so, are they discussing with you now and repositioning your assets?</li> <li>• Are you having to prompt them to do so?</li> </ul>	Yes    No    N/A Yes    No    N/A Yes    No    N/A	
<b>YOUR ASSETS</b>		
<p><b>Do you have a strategy to make money in up, down, and sideways markets?</b></p> <ul style="list-style-type: none"> <li>• If so, are your assets in a place that allows you to have the flexibility in up and down markets?</li> </ul>	Yes    No Yes    No    N/A	
<p><b>If you have a 401(k) or retirement assets, does your current portfolio have exposure to unlimited options for investing?</b></p> <p><b>Do you have highly concentrated stock positions, either in the forms of stock, stock option programs, or salary deferral?</b></p> <ul style="list-style-type: none"> <li>• Do you have a plan for exercising your stock options "early and often"?</li> <li>• If so, does your plan factor in strategies that maximize tax efficiencies?</li> </ul>	Yes    No    N/A Yes    No    N/A Yes    No    N/A Yes    No    N/A	
<p><b>Is a large percentage of your net worth tied up into one asset class?</b></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

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## Notes



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