



YOUR PERSONAL FINANCIAL HEALTH CHECK

ALLOCATION OF POINTS - COMPOSITE (OVERALL) ASSESSMENT

MAKING ENDS MEET

(1) My income allows me to meet my expenses:

(a) All the time	(b) Most times	(c) Sometimes	(d) Never
<input type="checkbox"/> 5	<input type="checkbox"/> 4	<input type="checkbox"/> 3	<input type="checkbox"/> 0

(2) In attempting to meet my expenses I:

(a) Have Savings left	(b) Just manage to meet expenses.	(c) Owe family/friends	(d) Fail to meet expenses.
<input type="checkbox"/> 5	<input type="checkbox"/> 4	<input type="checkbox"/> 2	<input type="checkbox"/> 0

(3) In attempting to make ends meet:

(a) I budget in order to make ends meet	(b) I do not budget because I have enough income	(c) My income is so small, there is nothing to budget	(d) I only budget when I am short of income
<input type="checkbox"/> 5	<input type="checkbox"/> 3	<input type="checkbox"/> 2	<input type="checkbox"/> 1

(4) How do you meet your non-monthly/occasional expenses e.g. electricity bills, water rates, land tax insurance premium, etc.?

(a) From my regular income.	(b) From my savings.	(c) From borrowing.	(d) From liquidating assets.
<input type="checkbox"/> 5	<input type="checkbox"/> 4	<input type="checkbox"/> 2	<input type="checkbox"/> 1



PLANNING AHEAD

PLANNING AHEAD

(1) What arrangements do you have for meeting future expenses e.g. education, vacation, pension? (Allow multiple response)

(a) By saving on a regular basis.	(b) By investing on a regular basis.	(c) By saving occasionally.	(d) By borrowing if/when necessary.
<input type="checkbox"/> 5	<input type="checkbox"/> 4	<input type="checkbox"/> 4	<input type="checkbox"/> 1

(2) If you are terminated from your current employment, how long do you think you can manage financially before obtaining a new job?

(a) Approximately one (1) year.	(b) Approximately six (6) months.	(c) Approximately three (3) months.	(d) Less than three (3) months.
<input type="checkbox"/> 5	<input type="checkbox"/> 4	<input type="checkbox"/> 3	<input type="checkbox"/> 2

(3) If you become completely unable to work for three (3) months or more due to illness or accident, which would you do first in order to make ends meet?

(a) Draw on my savings/current account.	(b) Cut back on spending.	(c) Selling my investments.	(d) Borrow money from family/friends.
<input type="checkbox"/> 4	<input type="checkbox"/> 5	<input type="checkbox"/> 3	<input type="checkbox"/> 1

(4) Which of these statements best describes your position on money and finance?

(a) I always make sure that I have money saved for a rainy day.	(b) I tend to live for today and let tomorrow see for itself.	(c) I find it more satisfying to spend money than to save it for the long term.	(d) I find it difficult to plan and save for the future.
<input type="checkbox"/> 5	<input type="checkbox"/> 1	<input type="checkbox"/> 1	<input type="checkbox"/> 1



PLANNING FOR RETIREMENT

*More than one response can be chosen.
Please tick the appropriate box(es).*

(1) Do you have your own occupational or personal pension? (Allow multiple response)

(a) Yes - occupational pension.	(b) Yes - own personal pension	(c) No.	(d) Never considered it.
<input type="checkbox"/> 4	<input type="checkbox"/> 4	<input type="checkbox"/> 0	<input type="checkbox"/> 0

(2) How regularly do you make contributions towards your occupational/personal pension facility?

(a) Monthly	(b) Quarterly	(c) Annually	(d) Adhoc
<input type="checkbox"/> 5	<input type="checkbox"/> 4	<input type="checkbox"/> 3	<input type="checkbox"/> 2

(3) Do you make any additional provision for your retirement over and above your pension facilities?

(a) Yes - regular personal investments.	(b) Yes - lump sum investments.	(c) No - I don't think it is necessary.	(d) No - never considered it.
<input type="checkbox"/> 5	<input type="checkbox"/> 5	<input type="checkbox"/> 0	<input type="checkbox"/> 0

(4) Are you confident that your (likely) income during retirement will give you the standard of living you hope for?

(a) Very confident.	(b) Fairly confident.	(c) Not very confident.	(d) Not at all confident.
<input type="checkbox"/> 5	<input type="checkbox"/> 4	<input type="checkbox"/> 2	<input type="checkbox"/> 1



MANAGING RISKS

(1) Have you identified your personal risk?

Yes	No
4	0

(2) Is insurance one of the instruments you have identified to help you manage/minimize risk?

Yes	No
2	0

(If the answer to the question above is Yes, go to the next question. If the answer is No, go to the next section)

(3) What influenced you in choosing insurance to manage your risk?

I understood the benefits of having insurance	Advice from a Financial Advisor	Advice from family/friends	Advice from an Insurance Agent
5	4	3	2

(4) What type of personal insurance coverage do you have? (Allow Multiple Response)

(a) Life	(b) Sickness/ disability/ critical illness	(c) Accident	(d) None
<input type="checkbox"/> 5	<input type="checkbox"/> 4	<input type="checkbox"/> 3	<input type="checkbox"/> 0

(5) Which of your following assets is/are covered by insurance? (Allow Multiple Response)

(a) Home/Property	(b) Motor Vehicle	(c) Home/Property Contents	(d) None of these.
<input type="checkbox"/> 5	<input type="checkbox"/> 4	<input type="checkbox"/> 3	<input type="checkbox"/> 0

(6) Have you undertaken any of the following actions in the past two (2) years in respect of your insurance coverage?

(a) increased the level of cover or benefits	(b) Modified the range of coverage	(c) Decreased the level of cover of benefits	(d) Made no change to the level of cover or benefits
<input type="checkbox"/> 5	<input type="checkbox"/> 5	<input type="checkbox"/> 3	<input type="checkbox"/> 3

(7) What influenced you in your choice of insurance policies?

(a) Level of cover/benefits they offer	(b) Cost of premiums.	(c) Reputation/brand/Reliability of company.	(d) Requirement for a loan or mortgage
<input type="checkbox"/> 5	<input type="checkbox"/> 4	<input type="checkbox"/> 4	<input type="checkbox"/> 3



PRODUCT CHOICES

(1) Which of the following products do you have? (Allow multiple response)

(a) Mutual fund account	(b) Savings account or other deposit account	(c) Credit Union Shares	(d) Stocks and Shares
<input type="checkbox"/> 5	<input type="checkbox"/> 5	<input type="checkbox"/> 4	<input type="checkbox"/> 1

(2) Which of the following are investments? (Allow multiple response)

(a) Mutual fund account	(b) Stocks and Shares	(c) Credit Union Shares.	(d) Savings account.
<input type="checkbox"/> 5	<input type="checkbox"/> 4	<input type="checkbox"/> 0	<input type="checkbox"/> 0

(3) What factor(s) is (are) likely to inspire you to invest? (Allow multiple response)

(a) To provide a regular income.	(b) To provide for children/other family Members.	(c) To provide for retirement.	(d) To cover costs of major future expenses
<input type="checkbox"/> 5	<input type="checkbox"/> 5	<input type="checkbox"/> 5	<input type="checkbox"/> 4

(4) Which of the following best describes you in your choice of a financial product?

(a) I make my own enquiries and eventually decide.	(b) I consider the assessment of friends and family and make my own decision.	(c) I tend to trust financial advisers and accept what they recommend.	(d) I know what product I want and use my own judgment.
<input type="checkbox"/> 5	<input type="checkbox"/> 4	<input type="checkbox"/> 3	<input type="checkbox"/> 2