



## Concerns & Anxieties Questionnaire

Our objective is to assist clients in identifying their concerns and anxieties. All too often in the planning process, a client will discover that there are other, more pressing concerns than the one that caused them to begin the planning process. Please review the following risks that we frequently hear from our clients, identify those risks that concern you, and provide us with some sense about how concerned you are with that particular risk. This information will assist us in focusing our conversations towards the issues that are the most pressing to you. Pick your level of concern to each statement:

### Family Concerns

**Risk that assets left to your spouse (whether by virtue of joint tenancy or by will) might not pass to your intended heirs as a result of your spouse remarrying..... \***

- None
- Low
- Medium
- High

**Risk of a child or other beneficiary losing his/her inheritance to creditors, lawsuits, or to a divorcing spouse or to a mismanagement of the money..... \***

- None
- Low
- Medium
- High

**Risk that an inheritance passing to a minor child or grandchild might be squandered or stolen by the person in charge of managing the money for that grandchild..... \***

- None
- Low
- Medium
- High

**Risk that an inheritance received by a child or other beneficiary who has a disability would render them ineligible for government benefits..... \***

- None
- Low
- Medium
- High

**Risk of unnecessary litigation from heirs who receive less than they think they are entitled to..... \***

- None
- Low
- Medium
- High

**Risk that parents, who may need financial assistance, are not provided for..... \***

- None
- Low
- Medium
- High

### Disability Concerns

**Risk of loss of control over your assets in the event of your disability..... \***

- None
- Low
- Medium
- High

**Risk of unwanted efforts made to save your life if you feel that it's best to cease such efforts and die peacefully and without pain..... \***

- None
- Low
- Medium
- High

**Risk of unnecessary conservatorship over an incapacitated adult child in order to make health care decisions for that child.....**

- None
- Low
- Medium
- High

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## Creditor Concerns

**Risk of Lawsuit against you.....**

- None
- Low
- Medium
- High

**Risk of loss of you assets to a nursing home.....**

- None
- Low
- Medium
- High

**Risk that a co-owner's creditor may seize the property you co-own jointly, in order to satisfy the debt of the co-owner.....**

- None
- Low
- Medium
- High

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## Tax Concerns

**Risk of the IRS "inheriting" half the estate when we die.....**

- None
- Low
- Medium
- High

**Risk of capital gains taxes paid on the sale of property.....**

- None
- Low
- Medium
- High

**Risk of unnecessary income taxes being paid on investment assets.....**

- None
- Low
- Medium

High

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## Post-Death Concerns

**Risk of unnecessary costs and delays associated with the estate passing through probate.....**

- None
- Low
- Medium
- High

**Risk of having to sell assets in a "fire sale" in order to create liquidity needed to pay taxes and expenses.....**

- None
- Low
- Medium
- High

**Risk that the person(s) charged with managing your affairs after you've passed will innocently make mistakes because he or she is unaware of what is required and is unaware of the personal liability for those mistakes.....**

- None
- Low
- Medium
- High

**Risk of private matters unnecessarily being made public.....**

- None
- Low
- Medium
- High