

# The "Will I Be OK?" Quiz

It is never too soon to start planning for the day when work becomes optional. Experience shows you can gain greater confidence about your ability to be OK when you decide to make work optional by exploring these three essential elements.



## #1. LIVING THE BEST LIFE POSSIBLE

What will you do once work has become optional? How will you spend your time, energy, caring and financial resources? What does living the best life possible mean to you, today, tomorrow and well into the future?

## #2. FINANCIAL

Being OK means having enough net spendable income. It's all about cash flow. Calculating how much you will need once you've made work optional is entirely dependent on the first essential element of being OK; what living the best life possible means to you.



## #3. NAVIGATING

With a plan in hand, navigating any stage of your life is made easier. However, as financial guides we know a plan must be dynamic. It must flex for the unexpected, respond when opportunity knocks, and constantly evolve as you grow and achieve.

 *The Lifetime Total Care Journey™*

*Live the best life possible with the money you have,  
longer and larger than you ever thought possible.*

# The "Will I Be OK?" Quiz

## THE QUIZ

### LIVING THE BEST LIFE POSSIBLE

It may seem like a chicken or egg scenario because until you know what your expenses will be, you won't know if you will be financially OK when work becomes optional.

But you won't know what you can afford until you know how much net spendable income will be available when you switch from paycheck to play check.

That said, you must start somewhere. To make the best possible start - poultry notwithstanding - we recommend writing a detailed vision for what living the best life possible when work becomes optional looks like for you.

Your responses to the following help you assess your vision and make it more compelling and easily shared with those who will accompany and support you on your journey.

1. I am very clear about how I will spend my time once work becomes optional.  
 Strongly Agree  Agree  Not Sure  Disagree  Strongly Disagree
2. My spouse and immediate family have a very complete understanding of what I am passionate about and how I want to live when work becomes optional.  
 Strongly Agree  Agree  Not Sure  Disagree  Strongly Disagree
3. I feel a great deal of confidence about, and I am looking forward to, my life when work becomes optional.  
 Strongly Agree  Agree  Not Sure  Disagree  Strongly Disagree

### FINANCIAL

Being confident about net spendable income requires estimating these three expenses: **Needed** (non-negotiable must haves), **Wanted** (I would like...) and **Wished For** (some day I will...).

Check the one answer for each that most closely describes your current situation.

1. Needed
  - I know what my Needed expenses will be.
  - I know what my Needed expenses will be and how I will pay for them.
  - I know what my Needed expenses will be, but not how I will pay for them.
  - I don't know what my Needed expenses will be.
2. Wanted
  - I know what my Wanted expenses will be.
  - I know what my Wanted expenses will be and how I will pay for them.
  - I know what my Wanted expenses will be, but not how I will pay for them.
  - I don't know what my Wanted expenses will be.
3. Wished For
  - I know what my Wished For expenses will be.
  - I know what my Wished For expenses will be and how I will pay for them.
  - I know what my Wished For expenses will be, but not how I will pay for them.
  - I don't know what my Wished For expenses will be.

# The "Will I Be OK?" Quiz

## NAVIGATING

Score your response to the following statements.

#1	My financial plan does not give me confidence that I will be able to finance my lifetime goals.	1	2	3	4	5	6	7	8	9	10	My financial plan gives me confidence that I will be able to finance my lifetime goals.
#2	We measure the success of our relationship with our financial advisor(s) based on portfolio performance	1	2	3	4	5	6	7	8	9	10	We measure the success of our relationship with our financial advisor(s) based on their contribution to the achievement of our life goals
#3	I am concerned about how I will live up to my responsibilities to my family (spouse, children, parents)	1	2	3	4	5	6	7	8	9	10	I am confident I will be able to live up to my responsibilities to my family (spouse, children, parents)
#4	I often feel overwhelmed by all the financial information coming at me from the media, social media and other sources	1	2	3	4	5	6	7	8	9	10	I can easily determine what information is relevant and important to my current and future financial success
#5	I constantly worry about the future	1	2	3	4	5	6	7	8	9	10	I have complete confidence in the future

### Low Scores

Scores of 5 or less indicate you may need to re-evaluate or work on your relationship with the advisors who are helping you plan and prepare for life once work becomes optional.

You may need to assess their ability to align your financial wealth with your personal, family, and community goals. More fundamentally, you may also need to assess their ability and perhaps their willingness to fully understand your vision for the future, what you are most passionate about, and what your deepest cares, concerns and needs are.

### High Scores

Scores of 6 or more are an indication of your strengths and the strengths of your advisors. They are also an indication of the progress you have already made.

By acknowledging and nurturing these strengths, you can accelerate your progress and be better prepared to realize new opportunities today, tomorrow and in the future.



*The Lifetime Total Care Journey™*

*Live the best life possible with the money you have,  
longer and larger than you ever thought possible.*

# Bonus: Life Goal Planning Guide

When someone says they would like to have something, or achieve something, more often than not that's as far as they get. This guide asks the questions you need to answer to go beyond wishing for something to making it a reality.\*

Step #1: Describe a goal you wish you could achieve: \_\_\_\_\_

With this goal in mind, answer these questions.

#1: Do you really want to do this?  Yes  No

#2: Will it be meaningful to you?  Yes  No

#3: Describe what it will mean to you when this goal is achieved.

\_\_\_\_\_

#4: When do you want to get started on this? \_\_\_\_\_

#5: What is the best first step? \_\_\_\_\_

\_\_\_\_\_

#6: When will you take the first step? \_\_\_\_\_

#7: What obstacles could possibly stop you from taking it?

\_\_\_\_\_

\_\_\_\_\_

#8: How will you overcome those obstacles?

\_\_\_\_\_

\*We can help you address any one or all of the answers to these questions.

Will You Be OK?

Let's have a conversation and find out.

Click this [link](#) to set up a 15-minute conversation so we can begin to get to know each other.



*The Lifetime Total Care Journey™*

*Live the best life possible with the money you have, longer  
and larger than you ever thought possible.*

Securities and advisory services offered through Cetera Advisor Networks LLC, a broker/dealer and a Registered Investment Advisor, Member FINRA/SIPC. Investment advisory services offered through CWM, LLC, an SEC Registered Investment Advisor. Cetera Advisor Networks LLC is under separate ownership from any other named entity. Advisory services may only be offered by Investment Adviser Representatives in connection with an appropriate Cetera Advisor Networks LLC Advisory Services Agreement and disclosure brochure as provided. The output of any financial tool or calculator without such an agreement should be considered to be a part of our brokerage services and not advisory services.