



RISK MANAGEMENT MINDSET SCORECARD INTEGRATED ADVISORY

Risk Management Mindset Scorecard

Mindsets relating to risk management can be difficult to evaluate. To address this issue, we have created the Scorecard, below. We have taken eight of the key areas of risk management and built context around the different levels of service and experience for each. This will help to define your mindset in relation to where you aspire to be. With this information we can make recommendations to help you reach these goals.

Completing the scorecard:

1. For each mindset, pick the number that best represents you currently and put it in the "Score" column.
2. Then, choose the number that represents where you'd like to be 90 days from now (or at some point in the future that works for you and your goals) and put it in the "Goal" column.
3. Share your scorecard with your financial planner who will help you outline actions to reach your goals.

MINDSET	1	2	3	4	5	6	7	8	9	10	11	12	SCORE	GOAL
Integration	My advisor supports a few key aspects of my needs. I have other advisors for my other needs.			My advisor provides me with a variety of services and refers me to specialists who can help with my other needs.			My advisor provides me with a comprehensive service offering and has colleagues from other disciplines that s/he works with to support me.			My advisor provides me with a comprehensive service offering and works with the other members of my advisory team.				
Spouse / Children / Grandchildren	My advisor has not provided me with options to protect my family in the event of my death.			My advisor assisted me in setting up basic insurance coverage for my family years ago.			My advisor continues to work with me as my family grows to ensure that appropriate insurance coverage is in place.			My advisor is proactive and has assisted me in structuring an insurance plan with will assist my spouse, my children, and grandchildren.				
Disability / Critical Illness	My advisor has not had a conversation with me surrounding disability and critical illness insurance.			My advisor assisted me in setting up a disability insurance policy several years ago.			My advisor continues to work with me as my income has increased to ensure I am adequately protected in the event of a disability.			My advisor has been proactive in planning surrounding both disability and critical illness insurance.				
Buy-Sell Succession	My advisor has not provided me with options to fund my company's buy-sell agreement.			My advisor assisted me in funding my company's buy-sell agreement years ago, but corporate value has increased.			My advisor continues to work with me to ensure the funding requirement under my company's buy-sell is met.			My advisor is proactive, having a third party professional review our agreement and has ensured that the funding has kept up with growth.				
Legacy	My advisor has not had a conversation with me surrounding my estate and the legacy options available.			My advisor has discussed the idea of estate planning with me, but has not provided any concrete ideas.			My advisor has completed an estate planning process with me, assisting me in identifying goals and objectives.			My advisor has partnered with the other professional advisors on my team and has created a comprehensive estate plan for my family and I.				
Transparency	I have access to my insurance policy, but am not sure what type of policy it is or when it expires.			I have access to my insurance policy and have an idea of what I own, but am not sure if there are more suitable options.			I have access to my insurance policy and am sure that what I own is appropriate for my circumstances.			My advisor regularly summarizes my insurance policy and is reviewing it with me on a regular basis to see if any changes are necessary.				
Communication	My advisor communicates with me when there are important issues I need to address.			My advisor communicates with me regularly. Our interactions provide some value to me.			My advisor communicates with me proactively and regularly. Our interactions provide value to me.			My advisor communicates with me proactively and regularly. Our interactions are personal and provide great value to me.				
Compensation	I am not sure how my advisor is compensated, and do not know if they provide good value.			I am not sure how my advisor is compensated, but feel they provide good service for the fees I see.			I am very happy with my advisor and have a general idea of how they are compensated.			I know how my advisor is compensated, and know they provide good value for the cost.				