

Retirement risk assessment worksheet

Client name	Financial professional name	Date
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Create a framework to manage your risk:

- 1 What's the RISK?
- 2 What TYPE of risk is it? (Does it affect just you or everyone?)
- 3 What's the HAZARD? (What could happen?)
- 4 What's the IMPACT? (What are the consequences?)
- 5 Are you EXPOSED to it? (Yes or no)
- 6 If yes, what is the PROBABILITY it may occur? (1-10; 1=low, 10=high)
- 7 What's the STRATEGY to manage it? (Management solution)

1. Risk	2. Type	3. Hazard	4. Impact	5. Exposure	6. Probability	7. Strategy to manage the risk
Example: Rising inflation	Systematic	Higher cost of living will increase spending needs	Loss of purchasing power; decreased standard of living	Yes	7	Diversified portfolio/ use of equities
Example: Living longer than expected	Unsystematic	Outliving savings	No money remains, increased reliance on others	Yes, many family members have lived into their late 90s	8	An annuity with a Guaranteed Living Withdrawal Benefit

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