

Financial personality worksheet

Determine your financial behavior type.

This questionnaire is designed to help you identify your financial personality as it relates to retirement planning. Understanding your general concerns will help your financial professional develop a personalized long-term retirement strategy that may be suitable for your needs. Please take your time to carefully consider and answer the following questions.

Fill in your response to each statement. Note how many points each response is worth. Then, total your points for all eight questions and use the chart below to

**DETERMINE
YOUR
FINANCIAL
PERSONALITY.**

Strongly agree 5 points	Somewhat agree 4 points	Neutral 3 points	Somewhat disagree 2 points	Strongly disagree 1 point	
<i>In terms of my finances, I feel fully prepared for retirement.</i>					
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____ points
<i>I am 100% certain that my sources of income will last my entire lifetime.</i>					
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____ points
<i>I don't worry about outliving my income in retirement.</i>					
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____ points
<i>The idea of providing for myself and my family in retirement is not overwhelming.</i>					
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____ points
<i>I feel confident that I will be able to retire, and I know approximately when that will be.</i>					
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____ points
<i>I will be able to maintain my desired lifestyle in retirement.</i>					
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____ points
<i>I am comfortable paying my bills and am planning for retirement.</i>					
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____ points
<i>I am comfortable taking some financial risks because I can afford to.</i>					
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____ points

Total points

What's your financial personality?

Savvy	38-40 points	Distracted	11-19 points
Iconic	28-37 points	Overwhelmed	8-10 points
Resilient	20-27 points		

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Five retirement-strategy personalities

The Allianz *Reclaiming the Future* Studies identified five distinct financial “personalities,” based on the respondents’ demographic data and responses. Which of the following most closely resembles how you feel about retirement?

When interpreting your results, please keep in mind that you are the best judge of the accuracy of a personality description that reflects your financial behavior. If your point score falls toward the end of a range of points for a particular financial personality, and you feel that behavioral description does not accurately portray you, read the personality description that follows it to determine if it’s a better fit.

Overwhelmed

“Financially speaking, I am pretty much in survival mode.”

If you identify with this group, you may feel unprepared for retirement. In our study, the overwhelmed group said that they expect to have to reduce their living expenses in retirement, and reported being in “survival mode” financially. If these statements describe you, consider working with a financial professional to develop a retirement strategy. You may be surprised by how a few changes can help you get on track toward your long-term goals.

Iconic

“I’ve worked hard and invested wisely for my retirement security and I am enjoying it.”

If you identify with this group, you probably feel confident your income will last through retirement. The iconic personality feels that they have prepared well for the future. They may have reduced some of their spending, but they do have a handle on their retirement expenses. This group believes in the “American Dream,” and is fairly optimistic about the future. If these statements describe you, work with your financial professional periodically to make sure your retirement strategy is still on track.

Resilient

“Deep down, I realized things would never be the same in terms of financial security.”

If you identify with this group, you likely exhibit a “take charge” attitude. Although this group has a basic retirement strategy, most are planning on investing, working longer, or supplementing Social Security with some other form of income. The resilient personality understands what is needed for their retirement strategy, but may still be concerned about outliving their income. If these statements describe you, ask your financial professional whether you may benefit from financial products that offer guarantees and income for life.

Distracted

“I am happy to live in the moment with a full house and a full life.”

If you identify with this group, you may have seen your net worth drop significantly. The baby boomers we surveyed who fit this personality reported not having changed their retirement plans or reevaluated their overall financial strategy. This group is worried that their savings will not be adequate for retirement, but they don’t have a plan for building those savings. If these statements describe your situation, consider working with your financial professional to make sure that your retirement strategy is up-to-date.

Savvy

“I watch the markets and manage my investments.”

If you identify with this group, you are either living comfortably in retirement or will retire comfortably. The “savvy” group is financially independent, comfortable taking risks, and confident their income will last throughout their lives. Savvy personalities tend to have few financial concerns. If these statements describe you, work with your financial professional periodically to make sure your retirement strategy is still on track.

The information provided above is a brief overview and may not be a complete depiction of your financial concerns or outlook. Please refer to your financial professional for a more personalized and detailed discussion of your financial situation.

Financial planning services may be offered only by financial professionals who are properly registered under the Investment Advisers Act of 1940 and are typically available at an additional cost. Allianz does not offer financial planning services.

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