



# JOHN P. THIELMAN, ESQ.

John meets with clients to evaluate their household finances, legal documents, insurance and other risks – from a legal perspective – and come up with their Legal Risk Score™. The Legal Risk Score™ will let you know how prepared you are for life’s legal risks – the higher your score the better!

Once your Legal Risk Score™ is determined you will receive a plan of action on steps you can take to improve your Legal Risk Score™ and reduce your Legal Risks.

To illustrate, take a few minutes to read and answer the questions below:

1	Is your monthly take-home income greater than monthly expenses?	Y	N
2	Does your household use a monthly budget?	Y	N
3	Is your only Consumer debt your mortgage, student loan or car payment?	Y	N
4	Are you able to pay your credit card bills in full on a monthly basis?	Y	N
5	Is your monthly housing payment (principal, interest, taxes and insurance) <b>28 %</b> or less of your monthly gross income?	Y	N
6	Do you save at least 10% of your annual income for retirement?	Y	N
7	Do you have cash in short term savings account to cover 3 to 6 months of expenses in the event of job loss or other emergency?	Y	N
8	Do you have health insurance?	Y	N
9	Do you have enough liability and uninsured motorist coverage on all of your vehicles?	Y	N
10	Do you have disability Insurance?	Y	N
11	Do you have homeowners/Rental Insurance?	Y	N
12	Do you have life insurance?	Y	N
13	Do you have an up to date Will?	Y	N
14	Do you have an Advance Directive for Healthcare (Living Will)?	Y	N
15	Do you have a Financial Power of Attorney?	Y	N
16	Do you have a written plan outlining who should take care of minor children in case of emergency?	Y	N

If you answered “Y” for yes to all of the above you have a great start and a very good Legal Risk Score™. If you answered “N” for no to any of the above questions you and your household may be at legal risk. To improve your Legal Risk Score™ you should contact John P. Thielman, Esq. or an attorney in your area to schedule an appointment to discuss your legal risks and to establish a plan of action to manage and reduce your legal risks.

## Legal Disclaimer:

This Legal Risk Score exercise provides an illustration and general overview of your situation. It was completed by you without the guidance of an experienced attorney and does not represent specific legal advice or recommendations.

The questions above are a sample of the types of questions that will be asked when determining your Legal Risk Score™ and are therefore not a complete representation of your legal risks.

Each situation is different, and I suggest you seek the advice and recommendation of an attorney in your state to review your specific circumstances.

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