

## **Phase II: Assess – What You Have**

I'm sure many of you have gone to a doctor because you were ill, or you had symptoms of some kind of sickness. And let's think about this for a minute, let's say that you went to a doctor appointment and before you even told the doctor what your symptoms were and before they took any kind of vital signs, temperature, history of health, or reviewing the current list of medications, that the doctor came out and wanted to do surgery immediately or prescribe a major change in medication. How would you feel about this?

I'm sure you will be disturbed that a doctor prescribing a major change in your health care without looking at all the current medical information about you. Well, that's what the assembly-line planning or most of the industry does today. In fact, they are teaching people in the industry how to cram financial products into people's situation without first assessing what their current plan can do and whether or not they have a shortfall or not in their plan.

The industry is teaching planners how to pound around pegs into square holes regardless of what your needs are. That's where we differ and use the Protected Retirement Process<sup>®</sup> to stress test or assess your current plan and what the outcome or probability of success is. Has anyone tested your current plan? You should because before anyone recommends any kind of change to your existing plan you should understand what your current results look like.