



| LAWSUIT EXPOSURE STRESS TEST | | |
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| TO DETERMINE WHETHER YOU MAY BE A CANDIDATE FOR RISK MITIGATION PLANNING PLEASE COMPLETE THE FOLLOWING: | | |
| INSTRUCTIONS: | | |
| 1. Check "Yes" where appropriate | | |
| 2. Add up points for "Yes" answers | | |
| Compare total score to Answer Key below | | |
| | Yes | Points |
| 1. Assets titled in individual name | | 10 |
| 2. Business owner/self employed | | 15 |
| 3. Cash and Marketable Securities in excess of \$500,000 | | 15 |
| 4. Autos driven by adult children or parents where title to vehicle remains in your name | | 25 |
| 5. Own rental real estate not owned in a limited liability entity, e.g., LLC, LP, Corp | | 25 |
| 6. Cash value life insurance owned outside of an irrevocable insurance trust | | 15 |
| 7. Professional: e.g., doctor, attorney, CPA, etc. | | 20 |
| 8. Director/officer of a publicly held company | | 25 |
| 9. Employ more than 10 employees | | 6 |
| 10. Real estate investor/Developer | | 10 |
| 11. Own/rent/lease capital equipment | | 20 |
| 12. Personally guaranteed loans | | 20 |
| 13. Under age 18 drivers in household/domestic staff drive your vehicles | | 25 |
| 14. Boat, plane or recreation vehicle titled in individual names | | 25 |
| 15. Operate a motor vehicle with under \$1M of umbrella liability policy | | 20 |
| 16. Married more than twice | | 10 |
| 17. CA employer | | 25 |
| 18. Own rental real estate with a pool/spa | | 20 |

TOTAL SCORE _____

Lawsuit Exposure Risk Analysis Answer Key

01 – 10 = Average Risk

11 – 29 = Above Average Risk

30 – 50 = High Risk

Over 50 = Extreme Risk