

Step 3: Identify Which of the Following Risks are of Special Concern

Risk	Self	Spouse
1) Longevity Risks:		
a. outliving resources		
b. death of spouse		
2) Inflation Risks:		
a. healthcare		
b. food		
c. home value		
d. college		
e. other		
3) Health and Long-term Care Risks		
a. expected and unexpected health and long-term care expenses		
b. loss of ability to live independently		
c. changing housing needs		
d. lack of available facilities or caregivers		
4) Investing Risks		
a. stock market reluctance		
b. declining interest income		
c. negative point-in-time		