IM WEALTH®

THE THREE FINANCIAL VITAL SIGNS SCORECARD

Perform a five-minute Financial Physical before prescribing your financial treatment plan.

Review each vital sign and choose the status that best reflects your financial life today. Do not overthink it. The goal is awareness, not perfection.

FIVE MINUTES · THREE VITAL SIGNS · ONE CLEAR PLACE TO BEGIN

O2 OXYGEN
Cash Reserves

Oxygen gives your financial life room to breathe when life does not go according to plan.

CHECK YOUR VITAL SIGN

- Do we know how many months of essential expenses we could cover?
- Is emergency cash intentionally set aside and easy to access?
- Would an unexpected expense or lost income create panic?
- Does our current reserve create peace of mind?

☐ **STRONG**
We know what our reserves are for, where they are held, and how long they would support us.

☐ **NEEDS ATTENTION**
We have cash, but are unsure whether it is enough, too much, or allocated intentionally.

☐ **CRITICAL**
An unexpected expense or interruption in income could create immediate financial stress.

WHAT NEEDS ATTENTION FIRST?

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PULSE
Cash Flow and Intentionality

Your Pulse reveals whether money is moving intentionally toward the life you want - or simply moving through your accounts.

CHECK YOUR VITAL SIGN

- Do we know where our money goes each month?
- Do we know what is available for our most important goals?
- Are we directing excess cash intentionally?
- Could we explain what major accounts and balances are for?
- Are we making financial decisions - or postponing them?

☐ **STRONG**
Our income, spending, saving, and major goals are coordinated and intentional.

☐ **NEEDS ATTENTION**
We earn and save well, but our money is fragmented, unallocated, or not clearly connected to our goals.

☐ **CRITICAL**
We feel financially paralyzed, avoid decisions, or do not know what our money is meant to accomplish.

WHAT NEEDS ATTENTION FIRST?

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IMMUNE SYSTEM
Protection and Preparedness

A healthy immune system does not prevent difficult events. It helps your financial life survive and recover when they happen.

CHECK YOUR VITAL SIGN

- Would our family be secure if one spouse could not work?
- Would my spouse know where everything is if something happened?
- Are life and disability strategies coordinated with actual needs?
- Are estate documents, beneficiaries, and decision-makers current?
- Does one person hold too much of the financial knowledge?

☐ **STRONG**
Our family understands the plan, protections are coordinated, and important information is accessible.

☐ **NEEDS ATTENTION**
Some protection exists, but there are gaps, outdated documents, or too much knowledge with one person.

☐ **CRITICAL**
An illness, disability, death, or legal event could create financial confusion or instability.

WHAT NEEDS ATTENTION FIRST?

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YOUR FINANCIAL PHYSICAL

MY CURRENT STATUS

☐ **STABLE**
All three vital signs are strong enough to move forward confidently.

☐ **NEEDS ATTENTION**
One or more vital signs require focused improvement.

☐ **CRITICAL**
An urgent gap could create significant financial stress or instability.

THE FIRST VITAL SIGN I WILL ADDRESS IS: ☐ Oxygen ☐ Pulse ☐ Immune System

MY NEXT ACTION: ______________________ **I WILL COMPLETE IT BY:** ______________________

Success is not receiving a perfect score. Success is finally knowing where to focus.

Want help interpreting your results?

A HIGH INCOME CAN MAKE EVERYTHING LOOK FINE FROM THE OUTSIDE.

But income is appearance. Your vital signs reveal health.

The complimentary Physician Financial Wellness Diagnostic helps physician families uncover blind spots, organize financial complexity, and identify what deserves attention first.

NO PRODUCT PITCH. NO PRESSURE. JUST A CLEARER PICTURE OF WHERE YOU STAND AND WHAT TO DO NEXT.

REVIEW MY FINANCIAL VITAL SIGNS

IMWEALTH.COM/DIAGNOSTIC

SCAN TO REVIEW