

Conversation Starters for High-Net-Worth Clients

VISION

- If you had all the money you needed to live without worrying about it, what activities would truly excite you or fulfill you, even if you didn't do them for financial gain?
- Aside from financial investments, what would define a successful year for you in the future?
- We can discuss numbers and dollars, but let's fast-forward five or ten years. What achievements or goals would you like to have reached that make you feel accomplished?

NET WORTH

- How confident are you about having more than enough money for your retirement?
- If you are financially secure in retirement, are you open to relinquishing some control over funds you won't use during your lifetime to save on taxes and increase your heirs' inheritance?
- How do you feel about leaving money to the U.S. Government or your State Government?
- How much estate planning have you already undertaken, and in which state do you currently reside?

CHARITIES

- What are your thoughts on leaving money to charitable organizations?
- How many organizations do you currently support, and what is your annual contribution?
- Do you have plans to make substantial donations to specific organizations in the future?
- Is creating a charitable legacy within your family important to you?

CHILDREN & HEIRS

- How do you feel about leaving money to your children?
- Do you have a specific amount in mind that you are comfortable leaving to your children?
- Are you concerned about your children losing control of the family business?
- How important is it to you that your family's wealth remains within the family?
- Are you interested in placing restrictions on inherited assets for some or all your heirs?
- Would you be willing to cover the taxes for your children to inherit the maximum amount possible?
- How do you feel about leaving money to your grandchildren and future generations?
- Is the concept of building multi-generational wealth important to you?
- Are there other individuals you would like to include in your estate planning?

PLANNING OBJECTIVES

- Would you be interested in a plan to reduce your estate taxes?
- Is the highest possible savings or the simplicity of the planning process your top priority?
- If we could show you a way to remove assets from your estate now and allow them to grow tax-free for your heirs, would that interest you?

