

Conversation Starters for HENRY (High Income, Not Rich Yet)

Congratulations on taking the first steps to building a financial plan. With your income level it is critical that you consider tax efficiencies with all your assets. Many high-income earners end up paying more taxes than they need to because they build investments without taxes in mind. We like to take a quick survey of how you feel about your finances.

How Confident Are You With the Following Statements

- “Our investing and saving strategies are optimized for tax efficiency.”
 - [Click here to view the Tax Triangle](#)
- “We are taking all available measures to minimize our income tax burden.”
 - [Click here to view current tax rates](#)
- “We are efficiently managing our day-to-day expenses ”
 - [Click here for a monthly budget template](#)
- “We are efficiently managing our day-to-day expenses.”
- “We are taking all available measures to minimize our income tax burden”
- “We are confident that we will have the necessary funds to send our children to their college of choice”
- “Our investment strategy is aligned with our financial needs and up-to-date”
- “We are certain that our investments are properly diversified and suitable for achieving both short-term and long-term goals”
- “We have a concrete plan in place to reduce our debt”
- Some additional questions about your family:
 - When did you get married?
 - How many children do you have?
 - Are you planning on having more children?
 - Do any of your children have special needs?
- Questions about your employment and income:
 - Where do each of you work?
 - How long do you plan to remain at your current company?
 - What is your monthly disposable income?
 - Do you have a contingency plan to replace your income in case you become unable to work?
- Estate planning and future considerations:
 - Do you have an up-to-date estate plan in place, including instructions for guardianship of your children?
 - If you had to prioritize one financial goal that is of critical importance to you, what would it be?
 - What do you perceive as the two most significant challenges in achieving your financial goals?
- Looking ahead to the future:
 - If we were to meet one year from today, what 3-4 accomplishments would you like us to have achieved during that time?
 - Do you anticipate being financially responsible for anyone other than your children in the future?
 - Is there a likelihood of inheriting a significant sum of money in the future?
 - If you were to pass away unexpectedly, would your family have enough money?
 - To start a life insurance quote, login/register on [Portal.PinnacleFS.com](https://portal.pinnaclefs.com). Next, click the “Life Insurance” button on the left side of the site.
 - [Click here to access a life insurance needs calculator](#)



THE PINNACLE
G R O U P

Notes:

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.