

Conversation Starters for High-Net-Worth Clients

VISION:

- If I gave you all the money, you'd ever need to live your life and I only required you to get up every day and do something that totally excites you, or fills your tank, but you didn't have to do it for the money, what would that be?
- Besides investments, what would make your year successful?
- We can sit here and talk about numbers and dollars, but that's going to get pretty boring pretty quickly. Five or 10 years from now, what sort of things would you like to have crossed off your list that would make you feel like you've accomplished something?

NET WORTH:

- How confident are you in the fact that you will have more money than you need throughout retirement?
- If you are completely secure in retirement, are you willing to give up some access and control of the funds you will not use during your lifetime to save in taxes and increase your heir's net worth?
- How do you feel about leaving money to the US Government?
- How do you feel about leaving money to the State Government?
- How much estate planning have you two done in the past?
- Which state do you currently reside in?

CHARITIES:

- How do you feel about leaving money to charities?
- How many current organizations do you give money to and how much do you give annually?
- Are you looking to make additional large major gifts in the future to certain organizations?
- Is creating a family charitable legacy important to you?

CHILDREN & HEIRS:

- How do you feel about leaving money to your children?
- Is there a dollar figure you are comfortable giving to your children?
- Are you concerned about your children losing control of the majority interest in the family business?
- How important is it to you that your family's money stays in the family?
- Are you interested in restricting access to some or all of the inherited assets for any of your heirs?
- Are you willing to pay the taxes for your children to inherit the maximum amount of money they can?
- How do you feel about leaving money to your grandchildren and future generations?
- Is the idea of building multi-generational wealth important to you?
- Are there others you would like to include in your estate planning?



PLANNING OBJECTIVES:

- If we could show you a plan to reduce your estate taxes would you be interested and that?
- Is the maximum amount of savings or simplicity of the planning the most important thing to you?
- If we could show you how to take dollars out of your estate now and grow them tax free for your heirs would you be interested in that?

NOTES:

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