



What to look for? What product fits best? What should I ask to find out?

PRODUCTS	
I. Life Insurance	IV. Long Term Care (LTC)
II. Disability Insurance	V. Single Premium Life
III. Annuities	

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Most of these questions are aiming at younger clients (50+) but can apply to some older clients as well.

- x Do you own life insurance?
  - o A very simple question, but a good discussion.
- x Have you bought term insurance yet to cover your mortgage if you die prematurely?
- x Do you have a plan in place to continue your income to your spouse if you die prematurely?
- x Have you shopped for better rates recently for your life insurance?
- x Has your agent reviewed your life insurance lately to look for ways to enhance it?
  - o There are a lot of new innovations in the market today!
- x Do you have a college fund set aside for your kids?
- x Do you have a burial fund?
- x Have you protected your insurability yet by buying life insurance?

## Disability Insurance

These clients are usually 55 and younger.

- Do you own Disability Insurance?
- Do you have paycheck protection?
- If you had a money-making machine in your basement, would you insure it? If yes, for how much?
- What would your bank account look like 6 months, 12 months, and 24 months from now if you were diagnosed with a disability that prevented you from working and earning an income?
- Do you and your family rely on your income to meet your financial obligations?
  - Would a disruption in that income result in serious financial problems and stress?
  - How will you maintain your standard of living if you are unable to earn that income?

## Annuities

- Are you happy with the current rate you are getting on your CD?
- What is important to you about your money?
- Do you know how to lock in your gains without selling?
- Are you concerned about inflation?
  - How are you hedging against inflation as it relates to your portfolio?
- Do you have an old 401k or IRA from a previous employer?
  - The average person switches jobs 7 times in their working life.
- Have you figured out a way to have guaranteed lifetime income retirement?
- Does volatility in the market bother you?
  - Would you be interested in learning about an alternative?
  - Would you be interested in learning how to get rid of volatility in your portfolio?
- Are you paying fees for someone to manage your money?
  - Would you like to find a more efficient way to grow your money?
- As it relates to your portfolio, would you rather have a 10% gain followed by a 10% loss or a 6% gain followed by no loss?

## LTC

- Have you figured out a way to create your LTC pool/bucket without spending any money?
- Do you currently own LTC insurance?
  - Have your premiums increased?
  - Have your projected benefits changed?
  - Would you be willing to learn about a way to pay for LTC insurance without spending any money to do so?
- If you do not own LTC insurance, how would you cover the cost if it presented itself?
  - Would you like to learn how you can position 5%-10% of your assets in your portfolio to protect the other 90%-95% in the event you need care?
- A lot of LTC plans are use it or lose it. Would you be interested in learning about how you can benefit from a non-traditional LTC plan, even if you do not use it for LTC?

## Single Premium Life

- Would you be interested in learning how to get Uncle Sam out of your legacy?
- Would you be interested in hearing how you can optimize and multi-purpose your money/assets by moving them from your left pocket to your right pocket?
- Are you satisfied with the current rate you are getting on your CD?
- What is going to happen with your money when you are done with it?
  - Would you be interested in learning how to leverage your assets to create more of a legacy to leave behind?