asset+map

ARE WE ASKING THE RIGHT QUESTIONS?

What is your **relationship**? | Who is financially **dependent** on you? | Are you dependent on anyone? | What is your citizenship? State of **residence**? | Do you have any **business** or **financial relationships** with anyone else?

- What are you doing about benefits? Or What are your **current employer-sponsored benefits**? Life? LTD? Health?

- Why did/didn't you buy **Long Term Care**? Have you considered LTC?
- Why is this policy held out of trust? (in CA or a high net-worth investor, 10+)
- Who are the beneficiaries on these policies? Have they been confirmed?

- What will you do when this **term** expires?
- Is this **permanent insurance** plan viable given low interest rates?
- How? Has anyone checked with your insurance carrier? Why did you buy this?

- If you **leave your employer**, what happens to your benefits?
- How did you determine this **amount of coverage**?

- Is this **Disability Insurance** taxable? Is it enough to pay the bills and replace lost savings?
- How did you calculate your insurance needs? Have you considered supplementing your LTD at work?

- Is there a conversion privilege on **this policy**?
- What are your expectations when you bought this policy?
- Have you considered a gifting plan for the next generations? What is your 10, 30, 100-year **legacy**?

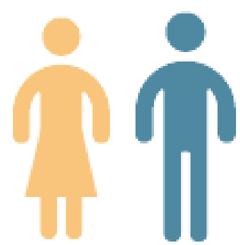
Protection

Income sources

- How long do you expect to continue this **job**?
- Any plans to **change employment**?

- Are you doing any **self-employed** work?
- Does your **pension** have survivor benefits?

- Does your employer offer any **supplemental retirement** plans?
- Should we consider a **private retirement** plan for you?



Qualified and non-qualified

- Who are your **beneficiaries** on this account? Have they been confirmed?
- What is the plan for this account long term?
- Why did you choose this investment company?

- Does this **annuity** have income or performance guarantees?
- Are you maximizing your **contributions**? (Ret.; Edu.)
- What is your **distribution** plan? (Business; Illiquid Asset)
- What is the investment **strategy** for this account?
- Is this account complementing these other accounts? (Asset **allocation** overlap?)

- If you need **cash**, which account(s) will you liquidate?
- How much **risk** are you taking in this account?
- Who's overseeing these accounts?
- Which assets are earmarked to pay for **estate taxes**?

Liabilities

- Are you paying down **debts**?
- Are there **tax advantages** to these debts?
- Are these also your family's **obligations**?