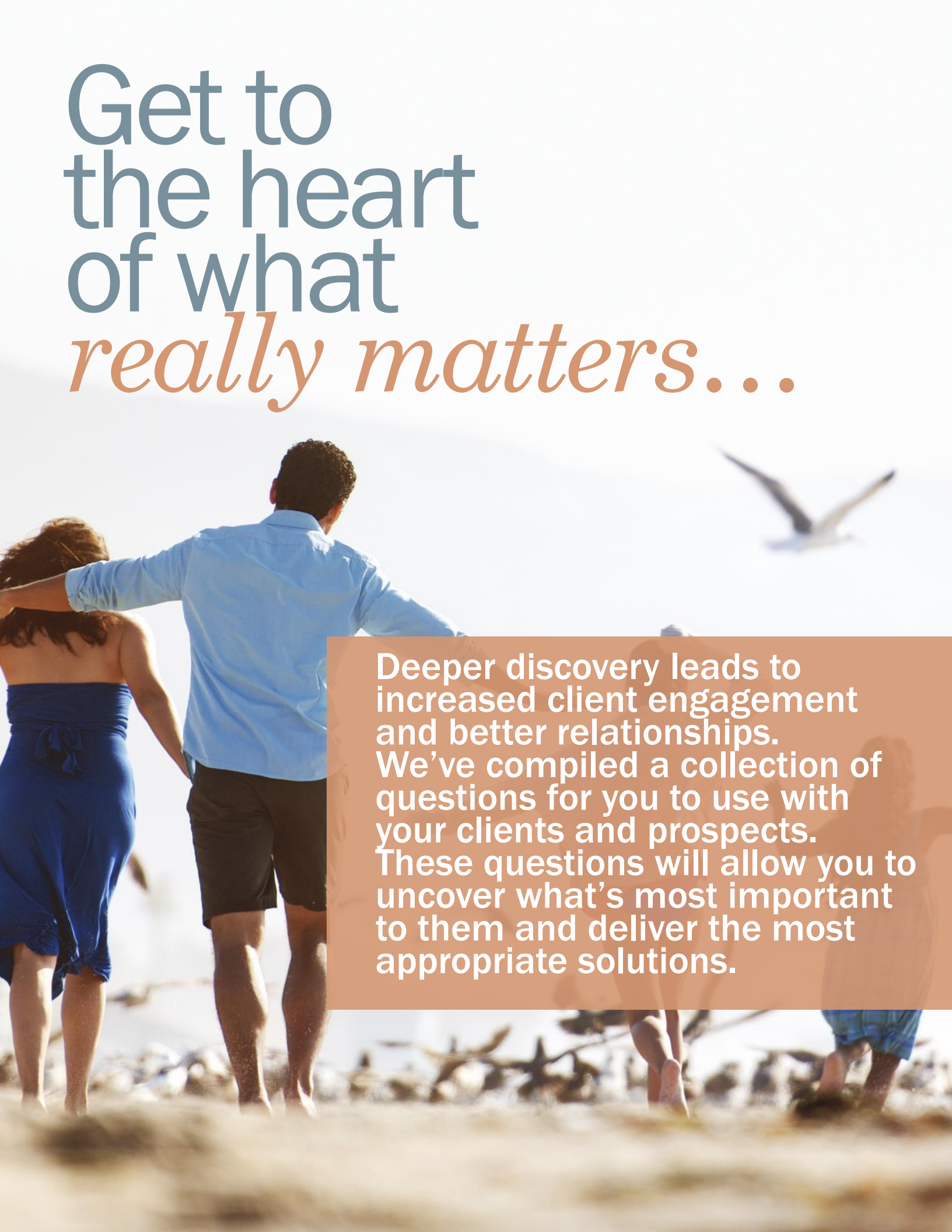


Collection of Discovery Questions

Get to the heart of what *really matters...*

A couple is walking away from the camera on a sandy beach. The man is wearing a light blue button-down shirt and dark shorts, and the woman is wearing a blue strapless dress. They are walking towards the ocean. In the background, there are many seagulls on the ground and one seagull is flying in the sky. The sky is bright and hazy.

Deeper discovery leads to increased client engagement and better relationships. We've compiled a collection of questions for you to use with your clients and prospects. These questions will allow you to uncover what's most important to them and deliver the most appropriate solutions.

Needs Questioning Model

Topics to explore within each client dimension

Ask About

- background
- feelings and values
- goals and dreams

Finances

- other advisors
- assets/savings
- liabilities
- current services
- financial plan
- investment experience
- risk tolerance
- investment preferences
- expenses/debt
- mortgages
- properties
- sources of income

Legacy

- inheritance planning
- charitable donations
- tax planning

Family

- spouse
- kids
- parents
- ages
- status
- ex-spouses

Life Events

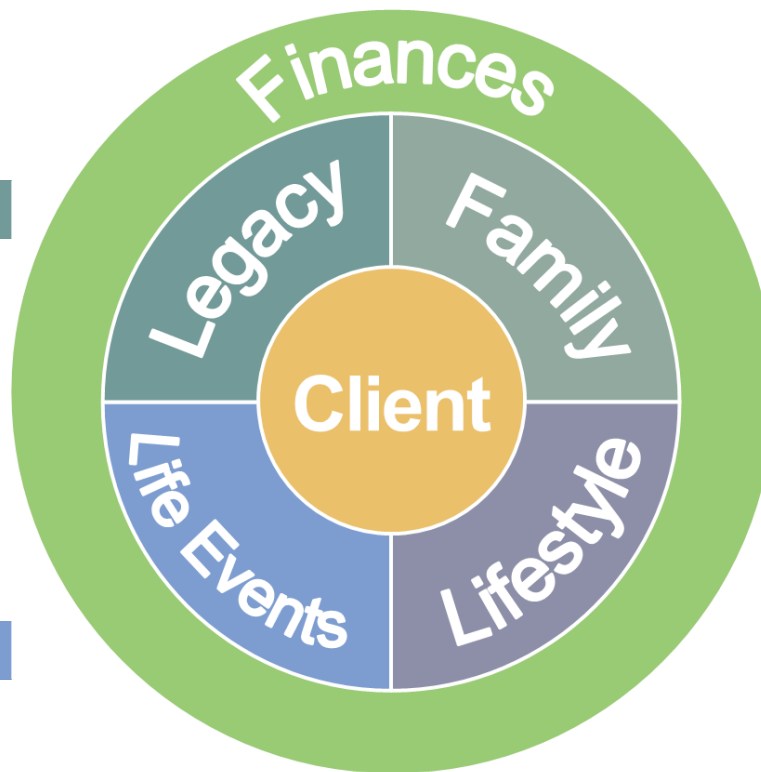
- retirement plans
- weddings
- kids' college/university
- parental care
- long-term care
- career transition
- other goals
- death

Lifestyle

- current
- future
- pastimes
- hobbies
- sports
- interests
- health

Client

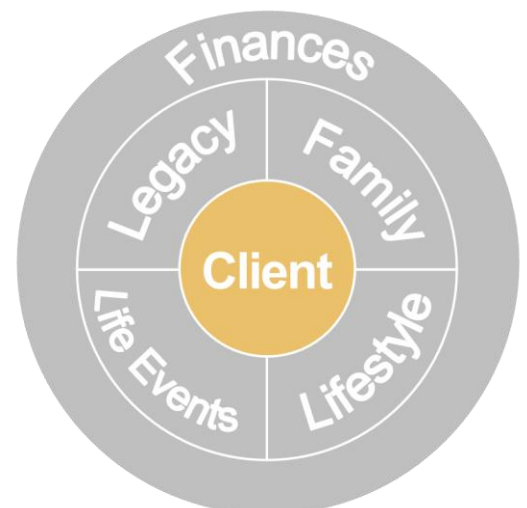
- occupation
- age
- history
- relationships
- marital status
- education
- upbringing
- career
- living arrangements
- life experiences
- values
- beliefs



Sample Questions

CLIENT

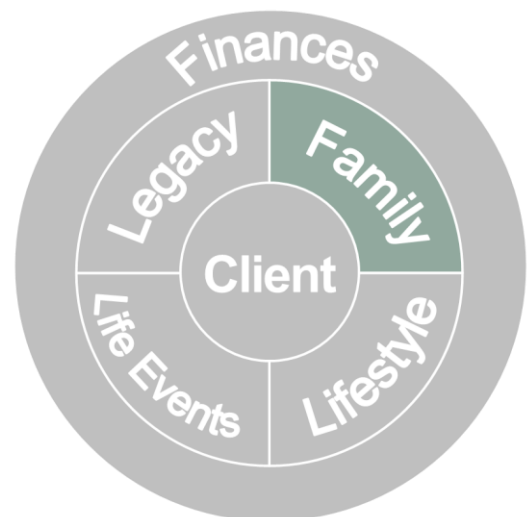
- What's your first memory of money?
- What was your first job?
- What have been your most life-defining moments?
- What have been some of the most enjoyable or fulfilling experiences of your life so far? What has been the worst?
- What is one of the most important details I should know about you?
- Tell me how you met your partner.
- Describe the values you grew up with, which values you live by and what you want to pass on to your children?
- Tell me about your educational and professional background.
- What schools did you go to? How important is your relationship with these schools?
- Tell me about your work / Tell me about what you used to do for work.
- What made you choose this profession?
- How do you feel about what you do for a living?
- How important are your relationships with the people you work with?
- What charitable causes do you donate to/volunteer for?
- How important are your relationships with people in your community?
- Do you have a lawyer? A life insurance agent? An accountant? What do they do for you? How do you feel about those relationships?
- What are your personal goals?
- What are your professional goals?
- What health issues should we consider in our planning for you and your family members?
- What is important to you about being financially independent?
- What's important to you about money?
- Is there anything more important than that value?
- What would you like to achieve with your money?



Sample Questions

FAMILY

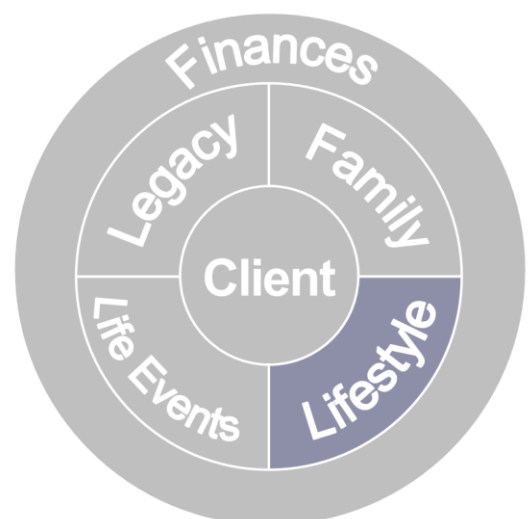
- Tell me about your family's background.
- What kind of work did your parents do?
- Which family relationships are most important to you?
- Do you have children?
- Tell me about your children/grandchildren. How many children do you have? What are their ages?
- What did your parents do for you that you would like to do for your children?
- What is important to you about your children/grandchildren's education?
- Do your children expect you to pay for higher education and expenses (tuition, books, etc.)?
- Are you saving for your child's college / university education?
- What aspirations do you have for your children's future careers?
- What do you do (or want to do) financially for your children? For your parents? For other family members or close friends?
- How would you describe your relationship with your extended family?
- What is your favourite way to spend time with your family, and why? What makes for a great family vacation?
- What would be your top 3 financial concerns when it comes to your family?
- Whose lives and lifestyles are impacted by your financial decisions?
- Tell me about the members of your family that rely on your financial support.
- If your family needed financial help in the future how would you want to support them (new business, down payment for a home, etc.)?
- How involved are you as a couple in making financial decisions?
- How do you and your family make financial decisions?
- What factors were important in choosing this area to live in?
- If we could plan out the next 10 years for your family, what would that look like?
- Tell me about your family's health.
- Who would take care of your family if you weren't here?
- Will your children/son/daughter take care of you in old age? Do you plan to stay in close proximity to them?
- If you were to receive an inheritance in the future what would you do with it?
- What other responsibilities do you have? For example, are you taking care of your parents as well?
- Tell me about any pets you may have.



Sample Questions

LIFESTYLE

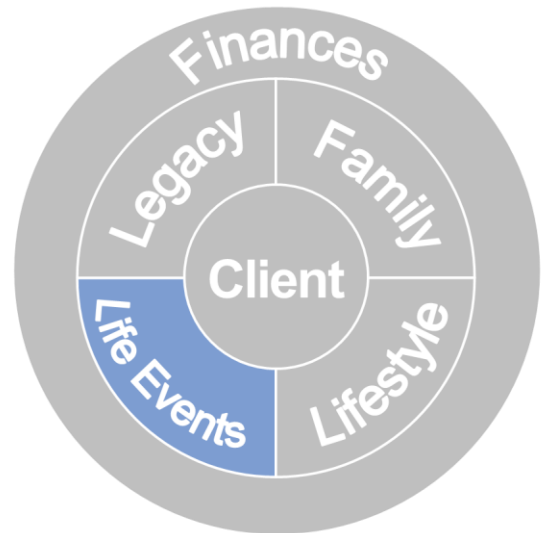
- What would your ideal weekend look like?
- What are your hobbies and interests?
What are you interested in outside of work?
- What would an ideal vacation be?
- What is the best trip you have ever taken, and why?
- What is the most important lifestyle goal you and your family want to achieve?
- If you didn't have to work, what would you like to do with your time?
- What are you passionate about?
- What do you picture yourself doing on your first day of retirement?
- What would you like to spend more time doing?
- Tell me what you see yourself doing in 5, 10, 20 years' time.
- If money was not an obstacle, what hobbies would you like to pursue?
- What do you like best about... [x, y, z]?
- Are you about to make any changes or purchases in the near future that would affect your finances?
- What are your quality-of-life desires (houses, travel, boats, cars)?
- You're 67. It's Tuesday at 9:00AM, describe your perfect day.
- Do you lead an active lifestyle? What kind of activities do you do (sports, gym, yoga, swim, etc.)?



Sample Questions

LIFE EVENTS

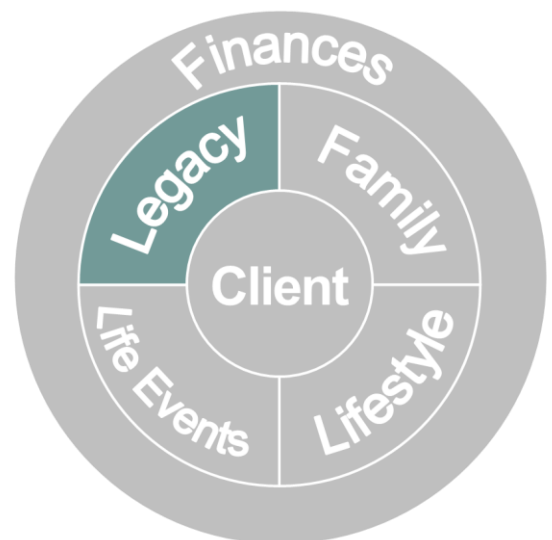
- Tell me about your and your parents' health.
- What do you see yourself doing in retirement?
- What are your feelings about retirement?
- What is on the horizon for your children (i.e. wedding, university, pregnancy, etc.)?
- Tell me about any major family events that you are anticipating in the next 12 months.
- What have you always wanted to do that you have not been able to so far?



Sample Questions

LEGACY

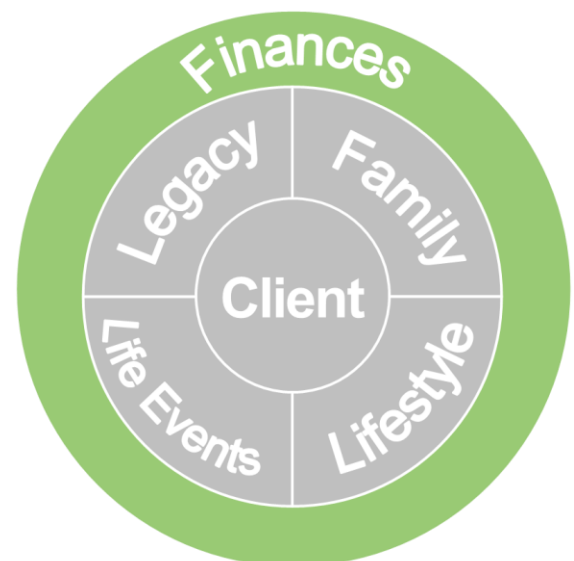
- What do you want to do for the world at large?
- How do you want to be remembered?
- Why is it important to you that people have that memory?
- How do you want to distribute your wealth after you're gone?
- How do you feel about your current financial standing in terms of the legacy you want to leave?
- What would you like to see happen to your money when you are gone?
- What are your views on charitable donations?
- Describe the plans you have put in place to minimize taxes to your estate.
- Would you like a portion of your estate to be used to support charitable organizations?



Sample Questions

FINANCES

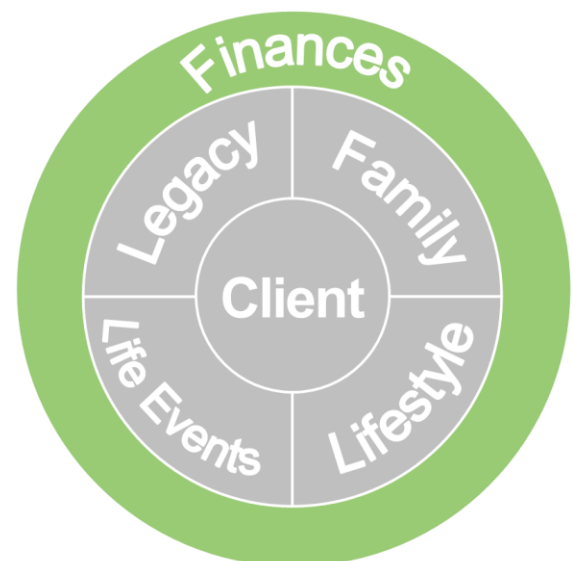
- What is your primary source of income (privately-held business, employer, profession)? How is that likely to change in the next 3 years?
- What benefits do you get from your workplace?
- What personal property do you have (real property, artwork, jewelry)?
- What life insurance do you have?
- What new assets do you expect to receive (for example, from inheritances or stock options)?
- How are your assets titled or owned?
- Who is your executor, trustee and/or guardian in your estate planning documents?
- When you think about your finances, what are your three biggest worries?
- How do you save or set aside money for the future?
- What have been your best and worst financial and investment decisions? What was the outcome?
- How would you compare what we can offer to the advice you are receiving from your current advisor?
- How do you manage your monthly cash flow?
- Tell me about the key principles that guide your investment decisions.
- How confident do you feel about your ability to fund your desired retirement lifestyle?
- How do you feel about your current financial plan/situation?
- Do you have an investment advisor? What do they do for you? How do you feel about the relationship?
- Do you have a financial planner? How do you feel about that relationship? How frequently have you switched financial planners?
- What were your best and your worst experiences with a professional advisor?
- Do you understand and feel comfortable with my fees?
- How would you like us to work together? Face-to-face meetings, email/letter, phone call?
- Who else do you rely on for advice? Has that advice been valuable? What worked and what didn't?
- How involved do you like to be in managing your finances?
- How many face-to-face meetings would you prefer over the course of a year?
- Do you prefer contact by phone or email? Are there any limitations on the type of information that can be emailed?



Sample Questions

FINANCES (continued)

- How often would you like me to provide account updates?
- When there is a sudden change in the market, how would you like to be informed?
- Whom else do you want involved in the management of your finances (spouse, other advisors such as an accountant or an attorney)?
- Where are your assets currently held?
- What are your plans for them in the future? (real estate, retirement plans, business, etc.)
- What are you planning to do with the funds in your savings account?
- Under what circumstances would you need access to your savings?
- Tell me about how you have prepared for financial emergencies.
- What are your investment holdings? Explain your strategy for handling your investments in the way you do.
- How do you make your investment/financial decisions? (With your partner, with your family)?
- How many years before you retire?
- Now that you are retired, what plans have you made to live comfortably into your nineties?
- Are you planning to use all your money in retirement, or do you plan to leave some to your children?
- Would a little more income be helpful now that you have retired?
- What is your opinion of taxes? What kinds of taxes bother you the most?
- Looking back over your life, when were you most satisfied with your financial situation?
- What is the most important financial issue in your life at this moment?
- What have been your most significant financial accomplishments to date? What would you like them to be going forward?





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