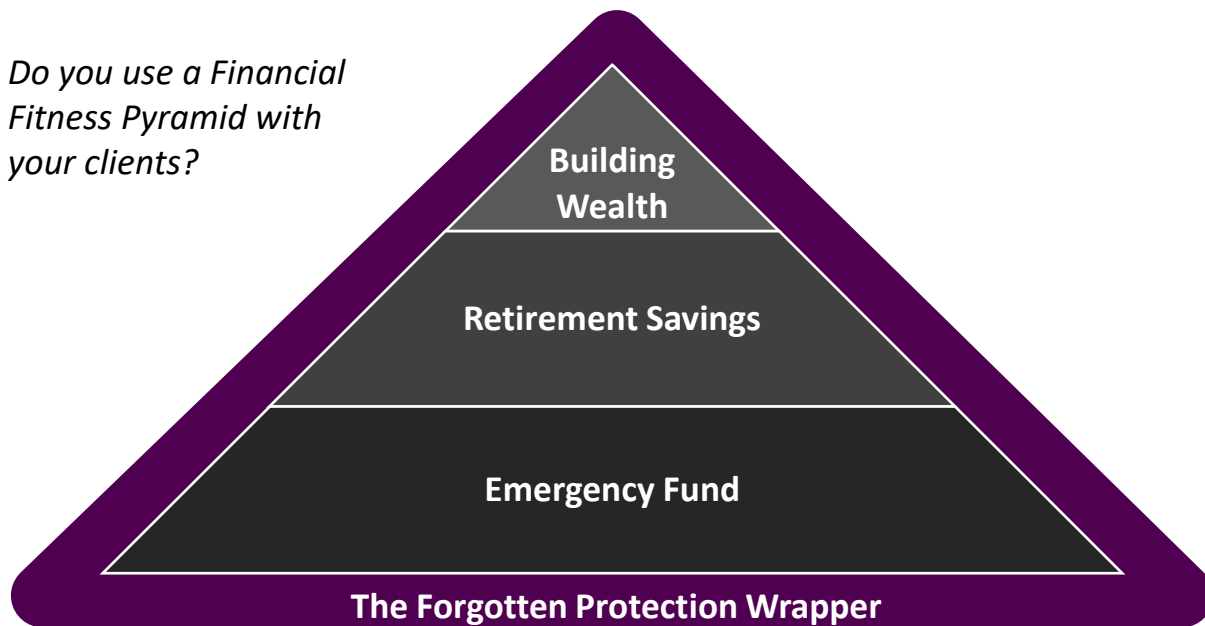


Do you use a Financial Fitness Pyramid with your clients?



CONVERSATION GOALS

- Understand your client’s wealth transfer goals
- Understand your client’s current life insurance coverage and premiums
- Educate your client on the importance of key estate planning documents
- Educate your client on ways to safeguard financial information.

OUR POINT OF VIEW

- Clients should have adequate life insurance to cover expenses and debts upon death.
- Clients should periodically review policies to ensure proper rates and terms
- Clients should have key estate documents up to date – Will, Power of Attorney, Health Care Proxy
- A holistic financial plan includes life insurance and protection elements.
- Financial Professionals who don’t incorporate protection planning with their clients run a higher risk of litigation being brought against them.

KEY QUESTIONS

- How are you protecting / safeguarding your assets / family?
- Do you currently have life insurance – individual or group/employer sponsored?
- Do you have a Will / Power of Attorney / Health Care Proxy?
- How are you preserving your wealth?

ACTIVITIES / NEXT STEPS

- Schedule joint appointments with our insurance experts and your clients
- Conduct insurance review and meet to review the results.
- Provide articles of interest
- Offer insurance solutions based on needs and insurance review recommendation
- Schedule follow-up appointment

This report is for informational purposes only.