

# Questions to start the conversation

These are some questions that can be helpful when starting the discussion with your clients about what they know and want from their current life insurance coverage. Having this conversation can provide you with necessary information that can be helpful when suggesting coverage alternatives or enhancements during a client consultation.



## Financial strategies

- How are you preparing to achieve your financial goals and aspirations?
- Are you taking advantage of all of the tax strategies available inside of life insurance?
- Will your financial strategy be realized in the event of a premature death or disability?
- Are you comfortable using your retirement savings to pay for health care/nursing home costs?



## Discussing current coverage

- When was the last time you evaluated your life insurance needs?
- What type of life insurance do you have?
- How much coverage do you currently have?
- Why or how did you choose your current coverage?
- Has it kept up with inflation?
- Is it portable? (If group coverage)
- What is the termination date of your coverage?
- Do you intend to use your coverage to provide living benefits as well as a death benefit?
- Have your goals for these policies changed?



## How much is enough?

- Will your outstanding debt be covered by your current coverage?
- If you<sup>1</sup> unexpectedly passed away, would your family be financially stable?
- Have you experienced any life changing events since you purchased your coverage?
- Do you desire to leave a legacy to your spouse and next/future generations?



## Learn how

Use these questions to partner with your sales team to help find solutions.

Contact your Life Sales Support Team today:

**1-877-696-6654 (BD)**

**1-888-413-7860, option 1 (BGA)**

1. If owner/insured are different, the death benefit will be paid upon death of the insured.

Please keep in mind that the primary reason to purchase a life insurance product is the death benefit.

Life insurance products contain charges, such as Cost of Insurance Charge, Cash Extra Charge, and Additional Agreements Charge (which we refer to as mortality charges), and Premium Charge, Monthly Policy Charge, Policy Issue Charge, Transaction Charge, Index Segment Charge, and Surrender Charge (which we refer to as expense charges). These charges may increase over time, and these policies may contain restrictions, such as surrender periods. Policyholders could lose money in these products.

Policy loans and withdrawals may create an adverse tax result in the event of lapse or policy surrender, and will reduce both the surrender value and death benefit. Withdrawals may be subject to taxation within the first 15 years of the contract. Clients should consult their tax advisor when considering taking a policy loan or withdrawal.

This information should not be considered as tax or legal advice. Clients should consult their tax or legal advisor regarding their own tax or legal situation.

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