Help your clients envision retirement

Use this to record your notes as you guide the conversation in the meeting.

Client(s): ______________________ Date: __________

Conversation guide: 18 lifestyle questions	Conversation questions:	Action answers:
A What will you do with your time?	1. How do you view retirement?	Top concern: ☐
	2. What activities do you currently enjoy?	
	3. What new activities do you want to try?	
	4. What will these new activities require?	
B What new things will you try?	5. Do you have any adventures planned for your retirement years?	Top concern: ☐
	6. Do you have any great travel destinations in mind?	
	7. Are there things you've always wanted to do if you only had the time?	
C Who will you spend your time with?	8. Do you belong to any professional groups?	Top concern: ☐
	9. Are there new groups you'd like to join once you retire?	
	10. Will you keep up your professional skills?	
	11. How often do you connect with old friends?	
	12. In the last year, have you made new friends?	
D How will you protect your health to enjoy it fully?	13. What will you do to maintain good health in retirement?	Top concern: ☐
	14. How will you fund health-care costs in retirement?	
	15. What about your health could you improve before retirement?	
E What current interests do you want to master?	16. Do you have a hobby you'd like to spend more time doing?	Top concern: ☐
	17. Have you considered exploring a new career?	
	18. Do you know anyone who is doing something you'd like to do?	

Now that you're done ... encourage discussion on which goals or interests are most important to "saving for life."

Tip sheet

- **Ask better questions**
  - Keep questions short—too long and they confuse the listener.
  - Don't ask two questions at once. Focus on one point.
  - Don't ask questions just to fill space. Genuinely want to know the answer so you can correlate to a goal and investment strategy.
- **Let them talk**—interruptions are rude and reveal YOU aren't really listening.
- **Transition questions naturally.** Use something in the answer to frame the next question.
- **BONUS:** When working with couples, ask both of them questions and listen equally.
- ***Extra points:*** Use silence to wait for responses and give the other person time to think.

Business takeaways

1. Did anything you heard today change how you segment your clients? Do you have them in the correct tiers?
2. What extras did you learn to help refine your client contact schedule?
3. Did you learn of any new referral or prospect opportunities?

We're happy to run custom illustrations for your portfolio discussion. Call 855-624-0201 for details.

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