

Let's Talk

1. Tell me about your plans for this money. What do you want the money to do for you someday? If you don't get sick, what do you want the money to do? If you're concerned about getting sick, how has your health been recently? Have you had any major health issues in the last 5 years?
2. How long have you had this money invested?
3. When was the last time you needed to access any of this money?
4. What do you see in the future that would cause you to access the funds?
5. In case of an emergency, would you access this money or money from somewhere else?
6. What other CD's or investments do you have?
7. Looking at all your investments are you as diversified as you would like to be?

Total CD Investments _____

Total investments in the market _____ (401k, ESOP)

Total money market investments _____. (How much of your money market is CD money?)

8. Looking at your current investments, how much of this money will you never spend, or if you do it's going to be a very long time?

Short term-money/intermediate-CD's/Long Term-Annuities & other investments.