

Know Your Customer

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?

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1. Do you have a will?
2. Do you plan on leaving anything to a charity?
3. How have the low interest rates affected your lifestyle?
4. What will you do if rates continue this low for an extended period of time?
Like several years?
5. What is your biggest financial concern?
6. Have you checked your beneficiaries on all of your accounts, including life insurance?
7. How do your heirs handle money?
8. If they received their inheritance lump sum, would it hurt them or help them?
9. Do you have at least 6 months of living expenses liquid, like in a money market account?
10. Do you have an inventory of all your financial assets and important papers together in one place? Like a safety deposit box?
11. Does a trusted family member know where it is, and have access to it?
12. Have you considered a durable power-of-attorney for finances?
13. Do you have a living will?
14. What is one thing you would like to do, that you haven't done yet? Or something you would like to do again?
15. Have you had your life insurance reviewed lately? We might be able to save you some money.
16. What is one thing that you have been putting off making a decision on?
17. How would you finish this statement "My life would be easier if...."?
18. Do you have beneficiary designations on your property/autos?
19. Have you reviewed your savings bonds to see if they are still paying interest?
20. Who else do you trust for advice on financial decisions?