# Conversation starters

TheTruist Life Insurance Services team is excited to help you get conversations started with your clients. Below are four focus areas that contain several introductory questions or comments to help you help your clients with protecting their needs.

## Policy Reviews

- When was the last time you engaged in a comprehensive review of your insurance portfolio?
- Since you were insured, what events took place that may have affected your life insurance programs?
- A very important part of our planning and relationship with our clients includes having their various insurance programs reviewed. This includes your life, disability and long term care insurance programs. How recently have you reviewed yours with a financial professional?
- Describe your current relationship with your insurance agent who set up your plan.

## Life Insurance Retirement Planning (LIRP)/Executive Benefits

- Do you feel you are doing all you can from a tax-deferred and/or tax-free planning standpoint for your retirement savings?
- Do you feel your company's programs will allow you to personally save as much as you want to for retirement?
- If we could introduce a strategy for part of your retirement and long term income, to be non-reportable and free from all taxes, would this be of interest?
- Are you maxing out your retirement plan and looking for additional tax advantaged savings?

## Maximization/Wealth Transfer

- Is this a "Live On or Leave On" Asset? (IRA, Annuity, CD)
- Tell me more about your business and who you would like to continue the success you have created.
- We have had tremendous success demonstrating creative strategies for clients in your situation that maximize their legacy to their children and grandchildren and reposition current portfolios. Would this be of interest for us to discuss further?
- Are you looking for a tax efficient way of passing assets to your family?

## Long Term Care (LTC) Planning

- If you or your spouse become ill or injured and need care, what is your current plan?
- If you or a loved one needs care due to illness or injury, please tell me the asset you plan to use first to fund that care.
- Tell me about your plan when you or your spouse need to provide financial support for a long-term health care need.
- If you did need care, how would you pay for it?

**For more information or questions, contact your Business Development Specialist today!**

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**Truist Life Insurance Services**