SPG Life & Annuity

10 CLARITY QUESTIONS

ESTATE PLANNING

AN ADVISOR CONVERSATION CARD

Ask better questions.

Then stay quiet long enough to hear the answer.

For individuals and families making decisions about wealth, legacy, and the people it is meant to protect.

How to use this card

- Ten questions in all. Reach for three to five in any one conversation.
- Ask one clean question, then leave room for silence.
- Reflect the client's language back before introducing planning terms.
- Do not be afraid to say “tell me more about that.”

> OPEN AND ASK PERMISSION
>
> *Before we talk about documents, taxes, or structures, I would like to understand what you want this wealth to make possible, for you and for the people it is meant to protect. Some questions may feel more personal than the usual planning conversation. You can pause or redirect us at any time. Would it be all right if we spent a little time there first?*

CLIENT _____ ADVISOR _____ DATE _____

01

WHAT THE WEALTH IS ULTIMATELY FOR

Across generations, what is this wealth ultimately meant to make possible: protection, opportunity, education, guaranteed income someone can always count on, a place for someone to live, something else?

02

ENOUGH FOR YOURSELF FIRST

How much of this estate is already spoken for by your own retirement, long term care, and lifestyle, before anything is set aside for the people you would leave behind?

03

THE SURVIVOR'S WORLD

If something happened to you first, what would change for your spouse or partner, financially and in day to day life?

04

SEVERAL POSSIBLE FUTURES FOR THE ESTATE

Picture the paths this wealth could take: outright to heirs, staggered over time, in trust with conditions, partly to charity, skipping a generation. What attracts you, and what concerns you, about each?

If a closely held business is part of the estate, its own future needs to be named first.

05

AN EVENT YOU DID NOT PLAN FOR

If death or incapacity arrived before your plan was finished or updated, what would you want to remain true for your spouse and family?

06

FAIRNESS AMONG HEIRS

If some family members have been more involved, more capable, or more dependent than others, what would fair treatment look like, and where might fair differ from equal?

07

ALIGNMENT BETWEEN SPOUSES OR PARTNERS

Do you and your spouse or partner agree on timing, amounts, and purpose, and where might your assumptions differ without either of you knowing it?

If none of these apply, mark this question not applicable and move to the next.

08

THE COST OF BEING CARED FOR

Would years of long term care quietly consume the inheritance your family has been told to expect?

09

WHAT YOU WANT TO BE REMEMBERED FOR

Beyond the number in the will, what do you want your family and the people you have supported to say you protected or made possible?

10

THE DECISION THAT CLARITY UNLOCKS

If we could bring real clarity to one planning decision in the next 90 days, which decision would create the greatest progress or peace of mind?

Reflexive moves

Reach for one of these when an answer needs room to open up.

- What does that make possible?
- What would an ordinary Tuesday look like in that future?
- What would you gain, and what would you give up, in that path?
- Who else needs a voice in this decision?
- What feels most important about what you just said?

> CLOSE WITHOUT RUSHING TO RECOMMEND
>
> *Let me reflect what I believe matters most. I want to test the available paths against what you described before recommending anything. Tell me what I have understood, and what I may have missed.*

Planning mandate

The planning problem we have agreed to solve is

HOW CLIENT LANGUAGE BECOMES A PLAN

Client language → Planning issue → Facts → Alternatives → Tradeoffs → Recommendation → Decision → Coordinated implementation

When to bring in Advanced Markets

- A thinking partner before the recommendation hardens, not after.
- Strategy, structure, and modeling support on your most complex cases.
- One call brings SPG Life & Annuity's planning, underwriting, and placement resources together behind your client.

Bring us in early, before a complex case becomes a product conversation.

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Any business value referenced is directional and educational, not a formal appraisal or fairness opinion.