

After taking the Financial eValuator as part of the application (or outside of an application) there are a couple of additional questions you will need to ask. These questions are typically asked to the client upon policy delivery, not while taking the Financial eValuator. Send the completed Financial eValuator to the UW Wealth Wizard and he will help you determine which questions below you will need to ask during policy delivery.

If you are indeed taking a Financial eValuator outside of the normal application process, it may be appropriate to ask these questions at that same time if you uncover any of the following assets. As always, consult with the UW Wealth Wizard about any questions that arise.

1) All Clients

What you want to do want to happen with your [IRA, 401K, 457B, CD, Savings Account, etc.]?

2) Cash value life insurance:

What was your purpose for purchasing your life insurance?

What's changed since then?

3) Qualified Plans (401(k), 403(b), IRA)

Is the plan still with your employer?

Is it important for you to have income?

How much were you hoping to receive on a monthly or annual basis?

How much risk do you want to take with your retirement funds?

4) Annuities

How much did you originally put in?

Have you had any discussions with your annuity beneficiaries?

What was the purpose for purchasing originally? What's changed since then?

5) CD's, Savings, Checking, Brokerage accounts (Non-qualified)

Have you already named a loved one or charity as your beneficiary?

