

QUESTIONS TO START THE CONVERSATION



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TRANSAMERICA[®]
Insurance / Investments / Retirement

BEHAVIORAL FINANCE PRIORITIZES CLIENT RELATIONSHIPS OVER PRODUCTS.

And we know relationships build strong portfolios, for your clients and you. To build those relationships, you need to understand your clients' motivations and behaviors. Here are some questions to help you start the conversation.

- **What was it like in your home growing up?**
- **Did you save any money as a child or teenager?**
- **Were finances an issue in your family? When did you first notice?**
- **How did your parent(s) deal with money problems?**
- **Could you tell me about your present finances, including any debt?**
- **What can you remember about your parents' money management?**
- **How much money do you feel you are going to need in order to enjoy a comfortable and secure retirement?**
- **Do you rely on a monthly budget to track where your money is going?**
- **How does retirement savings fit into your current financial strategy?**
- **What is the biggest financial concern keeping you awake at night?**
- **How much money have you put aside for an emergency like an expensive car repair or being laid off from work?**
- **Are you currently saving for something important in the future?**
- **Do you know your current FICO credit score?**

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