12-Day Turnaround with Chris Jarvis

Day 11 – Giraffe Assessment Tool

Part B – 20 Questions to send to Clients

The key to success in insurance is to solve the client's most pressing concerns. The shortest path to identifying their biggest problem is to ask great questions.

I have two options to help you streamline this process. The first option is completely free,can be tailored to your practice, and is something you may enjoy using for the next 10-20 years. It is my gift to you for being part of this program. Below is a link to download my "20 Questions to Simplify Your Planning" form. Feel free to copy and paste it onto a form with your letterhead or logo, then send this free form to your clients and prospects.

When you get the form back from your clients or prospects, you can refer to Part C of this lesson. Part C is a "Teacher's Guide" that walks you through each question and what you should do with their answers to stimulate additional discussion. These discussions will help identify important areas for the clients and will help you build rapport and develop greater trust as you focus on the clients' needs.

The second option is more detailed and more powerful. I have spent the last 20 years building and refining my "Full Perspective Form." This 3-page form has been the basis for my planning with over 1,000 clients in my career. As an Inner Circle (or TOWER members), you can purchase the form and customize it with your logo and contacts info. When you buy the form, you also get access to my online training program. this program will take you through the entire form, as I show you how to use the answers in the form to generate additional questions and to introduce new concepts and strategies. Click here for more information.

20 Questions that Will Help Me to Help You

#	Question	YES	NO
1	Are you and your spouse/partner salaried employees?		
2	Do you or your spouse own your own business/practice?		
3	Do you receive investment income from investments or rental income from any real estate that you own?		
4	Do you believe you are paying a fair amount of income tax?		
5	Does your CPA give you new tax-saving ideas every year?		
6	Have you had another accountant or tax attorney give you a second opinion on your tax planning in the last 2 years?		
7	Do you have a charity or educational institution you would like to help — if it were tax efficient for you?		
8	Do you have an investment advisor you like and trust?		
9	Are you concerned that the stock market may drop soon?		
10	Are you afraid of being sued by tenants, clients, partners, or because of actions of your spouse, partner or children?		
11	Do you own assets in your own name, in a living trust, jointly with a spouse (or anyone else), or in a partnership?		
12	Are you or your spouse/partner in a high risk profession (e.g., medicine, real estate, architecture, construction, etc.)?		
13	Do you have an umbrella liability policy for $2M or more?		
14	Would it bother you if you left an inheritance to your children or grandchildren and half of it were lost to divorce?		
15	Does your family have life insurance?		
16	Do you have enough monthly disability income insurance to replace your income and cover all of your expenses?		
17	Do you parents and in-laws have enough saved to pay for the $300/day cost of a nursing home?		
18	Are you sure that you are on track saving for retirement?		
19	Would you be interested in guaranteed retirement income or principal protected investments for your retirement funds?		
20	Will you be financially responsible for your parents, in-laws, any siblings, or special needs children now or in retirement?		
21	Is there something bothering you that I failed to ask?		

Please return to ____