



2019 MDRT Global Conference e-Handout Material

Title:	The Family Meeting: More Opportunities, More Referrals, Less Liability
Speaker:	James J. Silbernagel, CFP, LUTCF
Presentation Date:	Wednesday: September 4, 2019
Presentation Time:	11:30a.m. - 12:30p.m.
Session Room:	ICC - Parkside Ballroom

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James
Silbernagel,
CFP, LUTCF

MDRT
**GLOBAL
CONFERENCE**

SYDNEY
SEPTEMBER 1-4, 2019



The Family Meeting:

More Opportunities, More Referrals, Less Liability

Benefits of The Family Meeting

- It's the right thing to do
- Creates peace of mind within the family
- Increases value of the business
- Built-in referral source
- Clients will self-screen
- Creates planning opportunities

Preparing for the meeting

- Set the stage with clients
 - The importance
 - The ground rules
 - The invitees (family means family)
- Schedule the meeting
 - Schedule the kids



Meeting Agenda

Male (/ / -) & Female (/ / -) Last Name

Prior Discussion:

Estate Plan:

(Attorney) Trust dated

Amended:

Successor Trustee/ Personal Rep:

HCPOA:

DFPOA:

Guardian:

- Any questions or desired changes?

Insurance Planning:

LTC: (Carrier, plan design, premium amount & mode, paid to)

Life: (Carrier, plan design, premium amount & mode, paid to)

Health: (Carrier, plan design, premium amount & mode, paid to)

- Ok for P&C Review?
- Life Insurance Needs Planning?
- LTC Planning?

Financial Planning:

- **Review Investment Summary**

Miscellaneous Planning:

- Business Planning?
- Tax Planning?

Discussion:

Action Items:

Next Agenda:

Anywhere Dr * Anytown, WI 53005 * H: (262) 654-7080

John (1/15/1938 - 76) and Mary (8/10/1938 - 75) Smith

Date:	<u>01/20/2014</u>	Time:	<u>5:00-6:00 pm</u>	Location:	<u>RESIDENCE</u>
Last Mtng:	<u>01/06/2013</u>	Ref:		Anniv:	
Attendees:	<u>John, Mary and Agent</u>				
Veteran:	<u>Yes or No</u>			Email:	

Prior Discussion:

Estate Plan:

Attorney Name

John Smith and Mary Smith Family Trust dated June 5, 2002

Succ TTEE and Pers Rep: Son, then Son, then Daughter

HCPOA: Spouse, then Son, then Son, then Daughter

FPOA: Spouse, then Son, then Son, then Daughter

ILIT: John and Mary Smith Irrevocable Trust 1 / dated 6-10-1998

Son TTEE, then Daughter, then Son

- 1) Any questions or desired changes?
- 2) Trust copy at S&J
- 3) **ILIT** – Review meeting discuss TTEE role?

Insurance Planning:

LTC: Active XYZ policies / Both Insured / Lifetime benefits / 90 day elimination /

Current daily benefit \$311.84 (issued at \$150) / NH and 80% alternate facility / Issued 4-17-1998 /

Paid till 4-17-2014

*Current annual premiums John \$1,775.31 / 3.2% Inflation Rider (effective 4-17-2013) / was 5%

*Current annual premiums Mary \$1,429.28 / 3.2% Inflation Rider (effective 4-17-2012) / was 5%

Health: Active Medicare Supplement / Group coverage / John Insured / Effective 06-01-2004 /

Monthly premium \$286.41

Health: Active Medicare Supplement / Group coverage / Mary Insured / Effective 10-1-2003 /

Monthly premium \$240.73 / No Part B deductible

Active: Part D Standard Plan / John Insured / Applied 1-10-2006 / SSA monthly deduction \$45.90

Active?: Senior Care / Mary Insured

Life: Active (Converted Term) XYZ / John Insured & Owner / Effective Date 7-24-2008 / Death Benefit

\$200,000 / **Quarterly** Premium \$2,256 / Paid up to 4-16-2014 / CV \$18,027.34 / CSV \$12,173.34

Life: Active (Converted Term) XYZ / Mary Insured & Owner / Effective Date 10-24-2008 / Death Benefit

\$100,000 / **Semi-annual** Premium \$1,732 / Paid up to 4-16-2014 / CV \$7,913.33 /

CSV \$5,084.33

Anywhere Dr * Anytown, WI 53005 * H: (262) 654-7080

Life: Active XYZ UL policy / Mary Insured / John Owner / Issued 3-09-2004 / DB \$100,000 / \$1,197 annual premium / Paid till 3-09-2015 / Policy #59-346-064 / CV \$18,822.79 / CSV \$17,450.05

Life: Active XYZ GNL/ John and Mary Insured / ILIT Owner / Issued 1-23-2004 / DB \$500,000 / \$5,660.82 annual premium / Paid till 1-23-2015 / Policy #U01807893 / CV \$103,680.04 / CSV \$89,550.32

SPIA: Active XYZ / John Owner and Annuitant / Effective Date 9-3-2008 / Single Premium \$63,634 / Life Only / Annual payouts on October 3rd \$6,859.15

1) Active P&C Clients

- 2) Life Insurance Needs Planning? *Active policy information above*
- 3) LTC Planning? *Active policy information above*

Financial Planning:

- 1) **Review Investment Summary**
- 2) **Discuss Income Needs**
 - a. LTC Premium Due / \$3200
 - b. Policy Premium Due / \$3900

**Own Tax Credits / Trust Owner
\$30,000.00 / Admitted 5-06-2005**

Miscellaneous Planning:

- 1) Business Planning?
- 2) Tax Planning? / (Personal, ILIT, ~~LLC~~ (closed 2012))
- 3) **INCOME:** 2013

Discussion:

Action Items:

Next Agenda:

Mr. and Mrs. Client
Investment Summary as of November 27, 2014

Owner	Type	Company	Account #	Date	Deposits	WD's	12/31/2010	Curr Value	Holdings	P Bene	C Bene
1. Mr.	ROTH	Mutual Funds	12345		\$24,793.66	\$0.00	\$16,623.68	\$28,872.51		Mrs.	Trust
				12/7/2004	\$15,293.66		\$16,623.68	\$28,872.51	Fund A		
				4-6-06 2005 Cont	\$4,500.00						
				12-21-06 2006 Cont	\$5,000.00						
2. Mrs.	ROTH	VA Co	12345		\$29,721.34	\$0.00	\$0.00	\$30,711.89		Mr.	Trust
				1/4/2007	\$20,889.13		\$0.00	\$30,711.89	Growth		
				1/4/2007	\$8,832.21						
					Current Death Benefit	\$34,876.91					
					Guar. Min. DB Ann Step-Up	\$34,876.91					
					Prin Plus Steps-Up 2/14/11	\$35,881.87					
					3% Ann Incr If No Wid's In First 5 Yrs (Ended '10)						
3. Mrs.	ROTH	Mutual Funds	12345		\$7,657.00	\$0.00	\$0.00	\$7,792.92		Mr.	Trust
				4-17-06 2005 Cont	\$2,657.00		\$0.00	\$7,792.92	Aggressive		
				12-26-06 2006 Cont	\$3,900.00						
				4-19-07 2006 Cont	\$1,100.00						
4. Mrs.	IRA	VA Co	12345		\$75,564.63	\$20,886.57	\$86,906.61	\$78,163.25		Mr.	Trust
				3/8/2004	\$75,564.63		\$86,906.61	\$78,163.25	Growth		
				ROTH 12/21/06		\$20,886.57					
					Guaranteed Min Death Benefit	\$75,890.28					
					Current Death Benefit	\$78,163.25					
					Princ First w/ Annual Step Up	\$75,890.28					
5. Mr.	NQ	VA Co	12345		\$57,070.18	\$0.00	\$61,257.86	\$69,092.47		Mrs.	Trust
				11/4/2004	\$9,466.25		\$61,257.86	\$69,092.47	Balanced		
				11/29/2004	\$47,603.93						
					Guaranteed Min Death Benefit	\$75,890.28					
					Current Death Benefit	\$78,163.25					
					Princ First w/ Annual Step Up	\$75,890.28					
					2010 RMD \$1,277.57 / Auto Annually 11/1						

Mr. and Mrs. Client
Investment Summary as of November 27, 2012

Owner	Type	Company	Account #	Date	Deposits	WD's	12/31/2010	Curr Value	Holdings	P Bene	C Bene
6. Mr.	NQ	VA Co	12345		\$115,000.00	\$0.00	\$126,518.05	\$141,749.74		Mrs.	Trust
				2/13/2004	\$115,000.00		\$3,840.05	\$4,278.77	Funds		
							\$3,801.73	\$4,117.66	Funds		
							\$3,866.92	\$4,368.90	Funds		
							\$3,798.17	\$4,214.88	Funds		
							\$6,394.68	\$6,903.70	Funds		
							\$6,421.47	\$6,931.53	Funds		
							\$6,424.51	\$6,839.73	Funds		
							\$12,907.68	\$13,682.23	Funds		
							\$3,872.94	\$4,230.33	Funds		
							\$12,524.79	\$14,160.58	Funds		
							\$6,285.36	\$7,081.90	Funds		
							\$6,291.98	\$7,134.70	Funds		
							\$12,606.14	\$14,236.57	Funds		
							\$12,522.27	\$14,535.06	Funds		
							\$12,495.68	\$14,477.65	Funds		
							\$12,463.68	\$14,555.55	Funds		
7. Mrs.	NQ	VA Co	12345		\$115,000.00	\$0.00	\$128,115.04	\$146,788.80		Mr.	Trust
				2/13/2004	\$115,000.00		\$6,679.93	\$7,089.89	Funds		
							\$6,503.90	\$7,281.99	Funds		
							\$6,323.88	\$7,258.89	Funds		
							\$6,716.59	\$7,117.00	Funds		
							\$6,500.65	\$7,380.65	Funds		
							\$6,349.31	\$7,146.73	Funds		
							\$6,406.75	\$0.00	Funds		
							\$6,373.39	\$14,778.52	Funds		
							\$6,403.94	\$7,408.44	Funds		
							\$6,416.76	\$7,307.37	Funds		
							\$6,330.94	\$7,365.01	Funds		
							\$6,377.76	\$7,211.20	Funds		
							\$6,422.02	\$7,359.25	Funds		
							\$6,300.74	\$7,366.68	Funds		
							\$12,624.02	\$14,999.41	Funds		
							\$12,710.91	\$14,934.12	Funds		
							\$12,673.55	\$14,783.65	Funds		

Guaranteed Min Death Benefit	\$115,000.00
Current Death Benefit	\$141,749.74
Riders: Principal First	\$115,000.00

Guaranteed Min Death Benefit	\$115,000.00
Current Death Benefit	\$141,749.74
Riders: Principal First	\$115,000.00

Mr. and Mrs. Client
Investment Summary as of November 27, 2012

Owner	Type	Company	Account #	Date	Deposits	WD's	12/31/2010	Curr Value	Holdings	P Bene	C Bene
8. Mrs.	NQ	Fund Co	12345	12/6/2004	\$10,000.00 \$10,000.00	\$0.00	\$9,395.42 \$9,395.42	\$11,357.92 \$11,357.92	Fund	TOD Trust	
<div>Dividends that were paid out</div> <div>2005 Dividends \$585.62</div> <div>2006 Dividends \$142.89</div>											
**Per Client's request changed account to Reinvest Dividends as of 4-01-2006											
9. Joint	NQ	VA Co	12345	2/13/1998	\$30,845.85 \$30,845.85	\$28,800.00	\$13,486.07 \$1,895.40	\$10,355.51 \$1,414.91	Funds	Trust	
SWP \$1,000/month began October 2005				2004		\$10,800.00	\$2,978.73	\$2,474.02	Funds		
Client suspended wd's 2006				2005		\$14,000.00	\$2,016.98	\$1,792.06	Funds		
Current Death Benefit \$10,355.51				2006		\$4,000.00	\$4,396.55	\$2,852.20	Funds		
							\$2,198.41	\$1,822.32	Funds		
10. Joint	NQ	VA Co	12345	5/5/2003	\$60,766.22	\$0.00	\$83,272.13 \$21,141.30	\$90,907.45 \$22,525.68	Funds	Trust	
							\$21,760.68	\$24,524.69	Funds		
							\$20,403.47	\$21,429.20	Funds		
							\$19,966.68	\$22,427.88	Funds		
<div>Current Death Benefit \$90,907.45</div> <div>Riders: Enhanced Income Benefit, Traditional Death Benefit</div> <div>Currently at 3% surrender charge / 0% after 6 yrs</div>											
11. Joint	NQ	VA Co	12345	5/2/2003	\$59,936.11	\$0.00	\$81,891.63 \$20,775.91	\$89,401.71 \$22,136.36	Funds	Trust	
							\$21,412.06	\$24,131.79	Funds		
							\$20,059.34	\$21,067.77	Funds		
							\$19,644.32	\$22,065.79	Funds		
<div>Current Death Benefit \$89,401.71</div> <div>Riders: Enhanced Income Benefit, Traditional Death Benefit</div> <div>Currently at 3% surrender charge / 0% after 6 yrs</div>											

Mr. and Mrs. Client
Investment Summary as of November 27, 2012

Owner	Type	Company	Account #	Date	Deposits	WD's	12/31/2010	Curr Value	Holdings	P Bene	C Bene
12. Trust	NQ	Fund Co	12345		\$100,000.00	\$0.00	\$78,616.52	\$140,383.07			
				2/13/2004	\$70,000.00		\$78,616.52	\$140,383.07	Funds		
				4/6/2006	\$30,000.00						
13. Joint TOD Trust	NQ	Fund Co	12345		\$14,000.00	\$4,600.00	\$0.00	\$10,392.39			
				4/17/2006	\$14,000.00		\$0.00	\$10,392.39	Money Fund A		
				4/3/2007		\$1,100.00					
				7/31/2007		\$3,500.00					
14. Mr.	529	Fund Co	12345		\$6,912.95	\$0.00	\$7,157.82	\$8,162.50			
FBO child name DOB 1/1/01				11/1/2004	\$6,912.95		\$7,157.82	\$8,162.50	Funds		
15. Mr.	529	Fund Co	12345		\$5,450.50	\$0.00	\$5,821.65	\$6,808.54			
FBO child name DOB 1/1/01				11/1/2004	\$5,450.50		\$5,821.65	\$6,808.54	Funds		

Total Value All Accounts:	\$870,940.67
Total Value All Accts w/ Guar Death Benefits:	\$718,946.08
Total Value All Accts w/ Living Benefits:	\$822,096.95

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Conducting the Meeting

Thank everyone for being available, on behalf of yourself and your clients.

- Introduce yourself to kids
 - Give background info
- Why we are here
- What the kids' roles will be
 - My ulterior motive
- Review the plan
 - Estate, Financial, Insurance, LTC...
 - Stay within ground rules
 - Review kids' roles, and when



Concluding the Meeting

- Introduce everyone to *Real Wealth*® Weekly
- Collect email addresses
- Schedule appointments with kids who are ready to begin the planning process

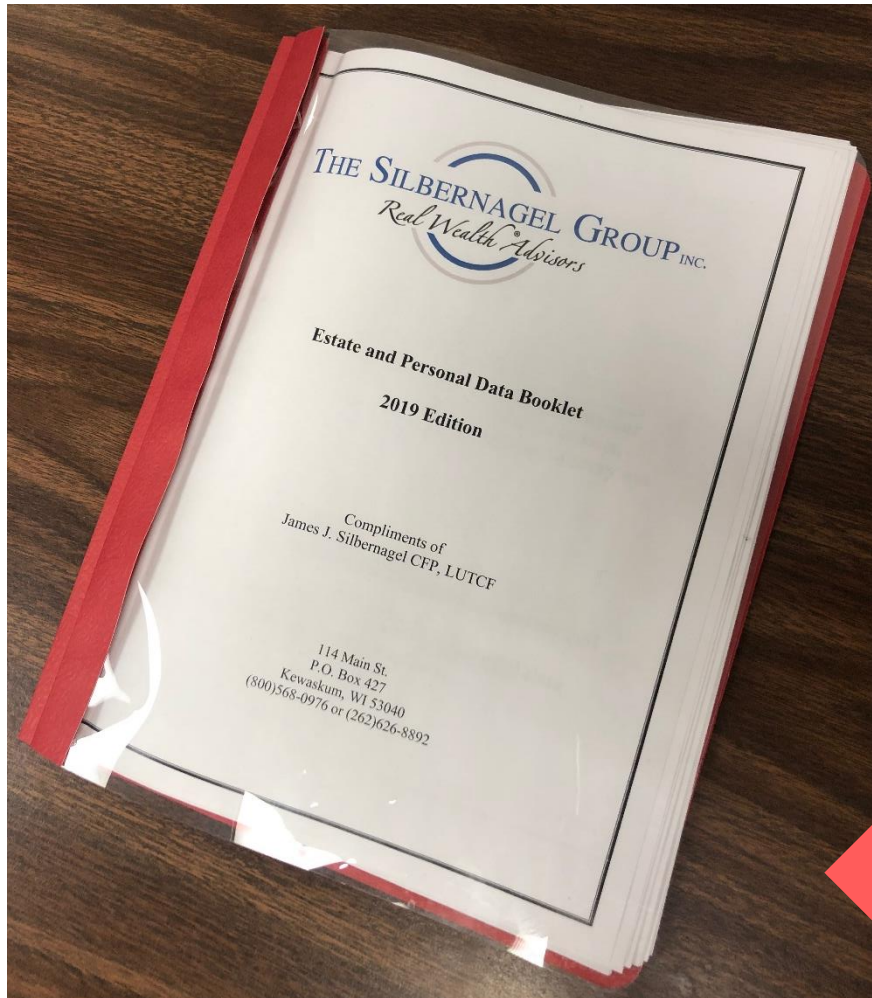


Referral Potential



The Red Book

“The Owner’s Manual”



The kids are your checks and balances:

Make sure the parents do their homework!

The Red Book
Estate & Personal Data Booklet

PART I: INSTRUCTIONS/THOUGHTS

1. Checklist of Actions To Take Before Death.....Page 3-4
2. Checklist of Actions To Take After Death.....Page 5-6

PART II: CONFIDENTIAL DATA:

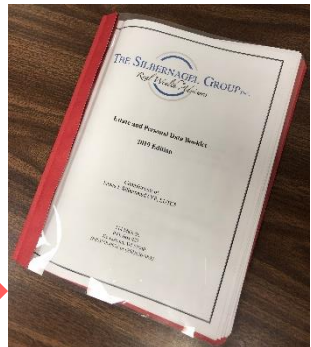
1. Key Documents.....	Page 7-8
2. Personal Data.....	Page 9-17
3. Employment/Retirement Plans/IRAs.....	Page 18-20
4. Life Insurance Policies And Annuities.....	Page 21-25
5. Bank Accounts.....	Page 26-27
6. Trust Funds.....	Page 28
7. Real Estate.....	Page 29-31
8. Investments.....	Page 32-40
9. Personal Property.....	Page 41-43
10. Miscellaneous Assets.....	Page 44
11. Liabilities.....	Page 45
12. Legal Matters Pending.....	Page 46
13. Agents And Representatives.....	Page 47-52
14. Funeral And Interment.....	Page 53-54
15. Requested Obituary.....	Page 55-56
16. Persons To Notify.....	Page 57-58
17. Business Interests.....	Page 59
18. Summary of Estate.....	Page 60

APPENDIX

Schedule B.....	Page 61-63
Notes.....	Page 64-65
25 Topics of Discussion for Health Care.....	Page 66-67

The Red Book

Estate & Personal Data Booklet



25 Suggested Topics to Discuss With Your Health Care Agent

Before having your health care agent sign any forms, you should discuss your beliefs and wishes with him or her. When instructing your health care agent about your wishes in the event you become incapacitated and they need to make health care decisions, we suggest you consider the following questions. We suggest no particular answers. Each person should answer these questions based on their own beliefs and convey those beliefs and wishes to their health care agent. Any other wishes or desires that you feel your health care agent should know should also be given to them so that they can carry out their responsibilities as you would wish.

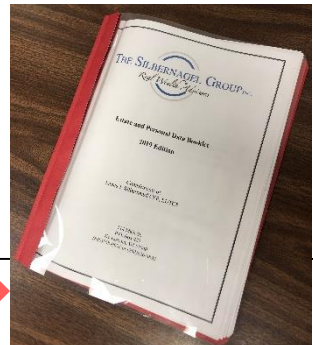
1. Do you think it is a good idea to sign a legal document that says what medical treatments you want and do not want when you are dying? (This is called a "living will.")
2. Do you think you would want to have any of the following medical treatments performed on you?
 - a. Kidney dialysis (used if your kidneys stop working)
 - b. Cardiopulmonary resuscitation, also called CPR (used if your heart stops beating)
 - c. Respirator (used if you are unable to breathe on your own)
 - d. Artificial nutrition (used if you are unable to eat food)
 - e. Artificial hydration (used if you are unable to drink fluids)
3. Do you want to donate part of your body to someone else at the time of your death? (This is called "organ donation.")
4. How would you describe your current health status? If you currently have any medical problems, how would you describe them?
5. If you have current medical problems, in what ways, if any, do they affect your ability to function?
6. How do you feel about your current health status?

7. If you have a doctor, do you like him or her? Why?
8. Do you think your doctor should make the final decision about any medical treatments you might need?
9. How important is independence and self-sufficiency in your life?
10. If your physical and mental abilities decrease, how would that affect your attitude toward independence and self-sufficiency?
11. Do you wish to make any general comments about the value of independence and control in your life?
12. Do you expect that your friends, family and/or others will support your decisions regarding medical treatment you may need now or in the future?
13. What will be important to you when you are dying? (e.g., physical comfort, no pain, family members present, etc.?)
14. Where would you prefer to die?
15. What is your attitude toward death?
16. How do you feel about the use of life-sustaining measures in the face of terminal illness?
17. How do you feel about the use of life-sustaining measures in the face of permanent coma?
18. How do you feel about the use of life-sustaining measures in the face of irreversible chronic illness? (e.g., Alzheimer's disease?)

19. Do you wish to make any general comments about your attitude toward illness, dying, death?
20. What is your religious background?
21. How do your religious beliefs affect your attitude toward serious or terminal illness?
22. Does your attitude toward death find support in your religion?
23. How does your faith community, church, or synagogue view the role of prayer or religious sacraments in an illness?
24. Do you wish to make any general comments about your religious background and beliefs?
25. What else do you feel is important for your agent to know?

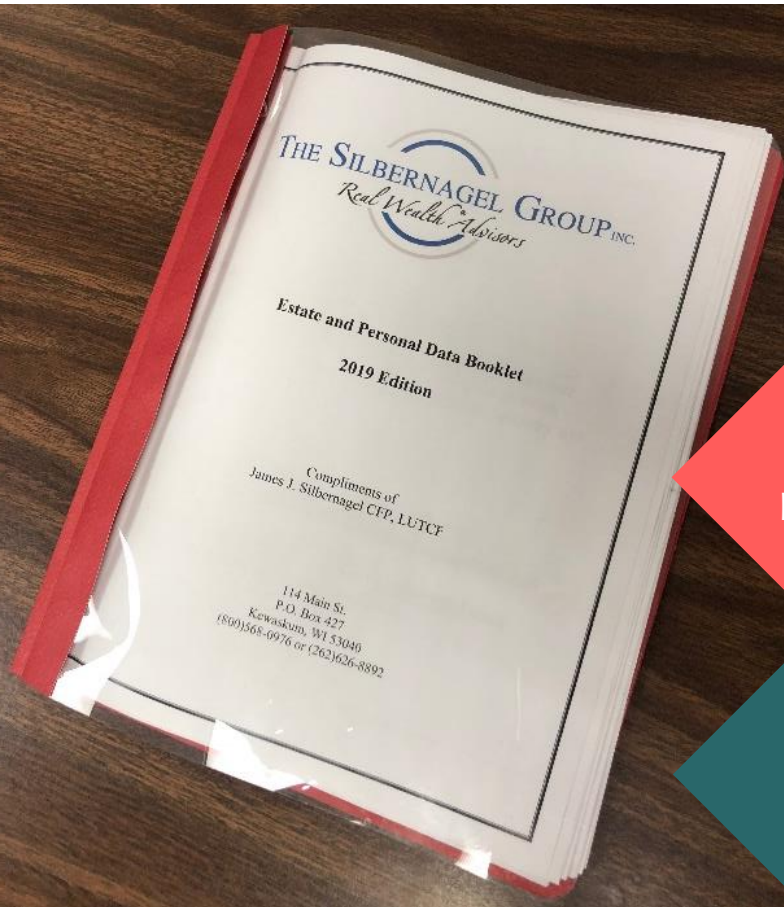
If, over time, your beliefs or attitudes in any area change, you should inform your health care agent. It is also wise to inform your health care agent of the status of your health when there are changes such as a new diagnosis. In the event you are informed of a terminal illness, this, as well as the ramifications of it, should be discussed with him or her. How well your health care agent performs depends on how well you have prepared them.

**The Red Book
Estate & Personal Data Booklet**



The Red Book

“The Owner’s Manual”



The Red Book
Estate & Personal Data Booklet

Free for Premier Members!
\$19.99 online

25 Suggested Topics to Discuss With Your Health Care Agent

Before having your health care agent sign any forms, you should discuss your beliefs and wishes with him or her. When instructing your health care agent about your wishes in the event you become incapacitated and they need to make health care decisions, we suggest you consider the following questions. We suggest no particular answers. Each person should answer these questions based on their own beliefs and convey those beliefs and wishes to their health care agent. Any other wishes or desires that you feel your health care agent should know should also be given to them so that they can carry out their responsibilities as you would wish.

1. Do you think it is a good idea to sign a legal document that says what medical treatments you want and do not want when you are dying? (This is called a “living will.”)
2. Do you think you would want to have any of the following medical treatments:
 - a. Mechanical ventilation (used if your kidneys stop working)
 - b. Cardiopulmonary resuscitation, also called CPR (used if your heart stops)
 - c. Use of a ventilator (used if you are unable to breathe on your own)
 - d. Artificial nutrition (used if you are unable to eat food)
 - e. Artificial hydration (used if you are unable to drink fluids)
3. Do you want to donate part of your body to someone else at the time of your death? (This is called “organ donation.”)
4. How would you describe your current health status? If you currently have any medical conditions, how would you describe them?
5. If you have any medical problems, in what ways, if any, do they affect your life?
6. How do you feel about your current health status?

Section of The Red Book
25 Suggested Topics to Discuss

Free for everyone!
Hand in your business card

More Resources: The Grab & Go Binder



- Accessible at a moment's notice
- Consolidated in a single location
- What's included:
 - Living Wills, Powers of Attorney
 - Allergies, hospital preference, doctor, emergency contacts
 - CPA, financial advisor, insurance agents, attorney



The questions nobody
talks about



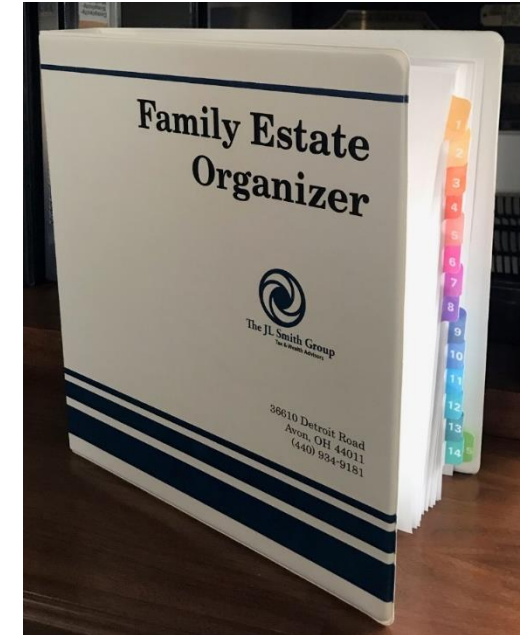
Mom & Dad are aging –
what now?



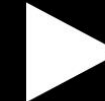
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More Resources: The Family Estate Organizer

- What's included:
 - Financial, legal, insurance, tax info
 - Asset sheet
 - Survivor's checklist
- Organized, single-point of truth
- Increases future and present sales opportunities
- Sells ancillary products
- Automatically gets the surviving client to you, not the other way around
- Creates referrals



Legacy Planning for a
Surviving Spouse



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More Resources: The Money Talk



- Wealth Connection Cards – created with advisors in mind
- Learn how you & partner thinks, feels and acts around money
- Opens communication – needs AND wants
- Each deck includes advisor guide with tips & tools



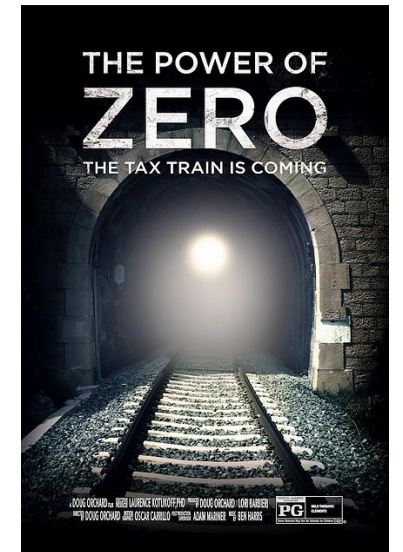
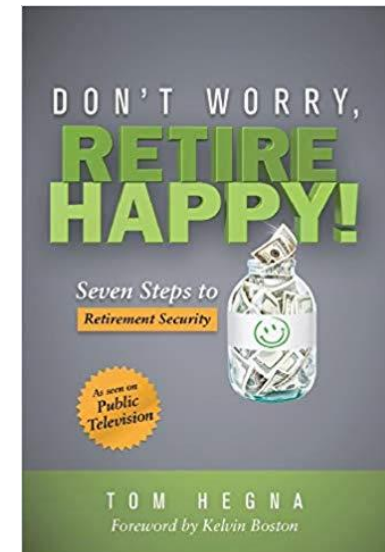
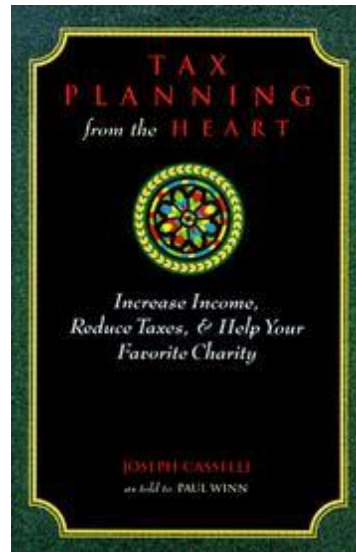
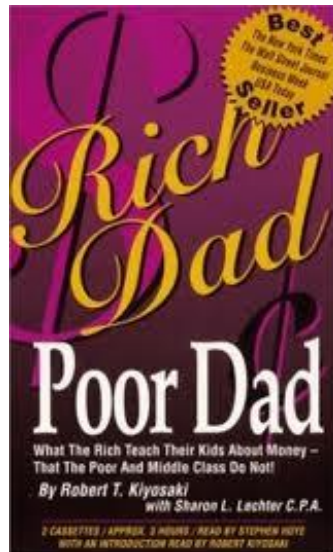
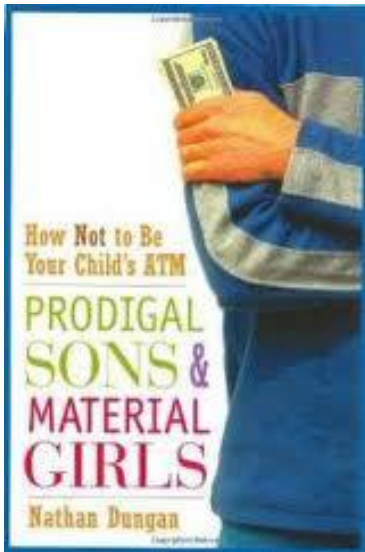
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Other Key Differentiators

- Annual Reviews
- Impactful Books & Resources



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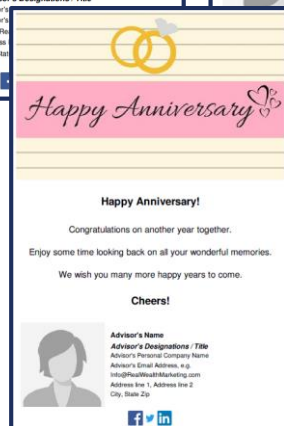
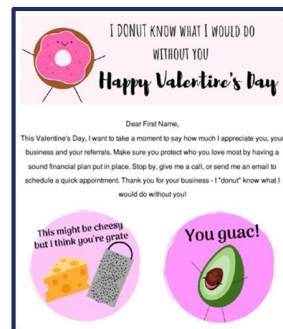
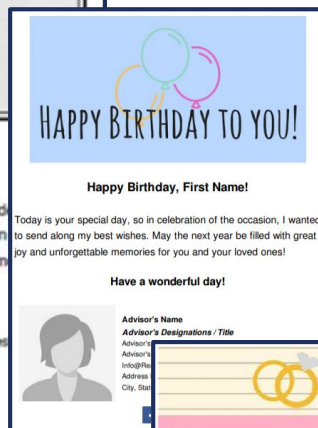
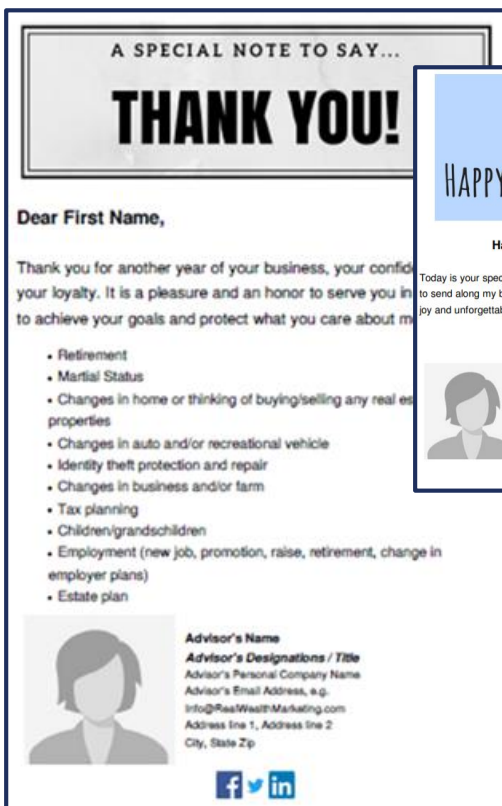
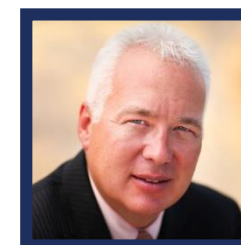
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