Conversation Starters

What to Ask Your Client to Get the Retirement Plan Discussion Rolling

- Is your primary goal to pass along tax advantages to owners and key employees, or to provide a broad-based employee benefit?
- Looking solely at yourself as owner, how much would you like to be able to contribute and deduct if there were no related cost for employees?
- What level of 1– 2-year turnover do you typically experience?
- Do you feel employees should contribute something themselves to receive something from the business, or is the objective to spend the budget on the target employees as efficiently as possible?
- Is your employee population demographic likely to change much over the next few years? For example, are you hiring a lot of people, or are you targeting younger employees?
- Are there ownership transitions on the horizon?
- Do you have key employees to whom you would like to provide 'special' benefits?
- Is your business' cash flow stable and predictable, or do you need a plan design that can respond to cyclical swings?
- Do you or could you have family members on the payroll if it enhanced the results?

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