

Getting investor clients to open up and talk about the goals that are most important in their lives can help you guide them to make more thoughtful, personal financial decisions. Sometimes it's all about asking the right questions.

For clients expecting a new grandchild, there are ways to engage beyond just sending congratulations. This list of discovery questions can help you have more productive conversations with new grandparents.

TIP: This checklist can be used in conjunction with our [What to expect when expecting a new grandchild brochure](#) – a client-friendly primer on the questions and issues facing new grandparents.

Assessing family relationships and grandparenting philosophy

- Tell me about your children and your relationships with them?
- Tell me about your relationship with your child's spouse?
- How do your kids get along?
- What is your/your child's relationship like with your in-laws?
- How will your daily life/travel/expenses change when your grandchild arrives? Do you expect your involvement with your grandchild to be daily? Weekly? Monthly?
- How do you think your grandchild's life will be different from your child's upbringing?
- What are your priorities related to your grandchild? Education? Financial security? Travel/experiences?

Taking stock of estate plans, wills and trusts

- When was the last time you reviewed the terms of your estate plan?
- What is your relationship like with your estate planning attorney?
- Do you know what your estate plan provides for as far as distribution of your assets at death, and trustee/executor/agent appointments?
- Do you want a portion of your estate to go directly to grandchildren rather than flow through the parents?
- Have your children/the grandchildren's parents put in place a trust/will/estate plan?

Understanding expectations, roles and responsibilities for ongoing care and guardianship

- Do you expect to play a role in caring for/raising your grandchildren in the event of their parents' incapacity?
- Have you discussed with your family and your attorney what happens upon your incapacity?

Defining financial support objectives

- Do your children have visibility into the family wealth picture/transition plan?
- What sort of support/gifting do you currently provide to your children?
- How do you wish to financially support your grandchildren?
- Have you incorporated your grandchild into your annual gifting strategy?
- Do you expect to give equally to all your children/grandchildren or will you make individual decisions based on needs/other factors?

Additional considerations and resources

- When was the last time that you reviewed the titling of your assets (e.g., accounts, real estate) and beneficiary designations for retirement accounts/insurance?
- Does your grandchild's arrival provide an opportunity to introduce a more structured approach to discussing the ongoing management and governance of your family's wealth?

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