



By **Avi Z. Kestenbaum**

## Don't Be Afraid of Questions

Sometimes, you have to get personal

**M**y grandfather, of blessed memory, would often repeat two Yiddish expressions regarding the topic of “questions.” The first was, “Don’t be afraid of questions.” His second was, “Answers are easy, questions are difficult.” I’d like to devote this annual review to focus on questions that we, as planners, may hesitate to ask our clients but should be asking to better achieve our clients’ wishes.

As estate-planning advisors we are, or should be, adept at asking questions about finances, taxes, assets and family dynamics and relationships. However, when it comes to asking deeper personal questions, we may hesitate to ask our clients because we don’t feel comfortable or close enough to get too personal. Also, we might be so focused on the important tax savings that we aren’t focused on the bigger picture, which is planning that will truly give our clients and their descendants the greatest chances of happiness. It’s also possible that we don’t feel it’s our duty or obligation to get too personal or to deal with all the emotions nor do we have the training to do so. After all, most of us aren’t licensed therapists, psychologists or social workers, though we often play certain parts of those roles.

### Sample Questions

Here are some questions we should consider asking our clients:

- Are you happy?

- Are your children happy?
- What makes you happy? What makes your children happy?
- What are your fears? What are your children’s fears? What are your fears for your children?
- In a perfect world, what would change within the family dynamics to make you and your children happier?
- If taxes didn’t exist, would you do your estate planning differently?
- If you divorce, do you understand how that would affect the estate planning?
- If you become ill or die tomorrow, do your estate-planning documents and business agreements properly reflect your wishes?

A planner may feel uncomfortable asking some of these questions to a new client because he doesn’t have a pre-existing relationship with the client. But, just like planners hand out a client intake form with rather intrusive questions about the client’s finances and assets, perhaps we can also focus on the happiness of our clients and their loved ones by handing our clients a list of these more personal questions to consider. We can easily miss some of these deeper big picture items due to the highly technical nature of estate planning and so much emphasis (correctly so) on tax savings and strategies.

Perhaps it’s often true that raising the questions is more difficult than the actual answers. But, we shouldn’t be afraid to ask our clients personal and emotional questions, which could only lead to more sensitive, effective and individually tailored planning and documents.

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