

GNWAM08-29  
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## The Answer Depends on the Questions You Ask

**How we look at a problem may well decide what answer we'll get – or whether we get one at all.**

Consider this. Two people are riding bicycles. They start exactly 20 miles apart and ride toward each other over a flat surface. Each rides at a pace of 10 miles per hour. At the same time they start, a bumblebee starts at the front tire of one bike and flies, at exactly 25 mph, toward the other bike. When it gets to the front tire of the other bike, it immediately turns around and flies toward the other bike. It continues doing this until the two bikes meet and squash the poor bee between the two front tires. How far does the bumblebee fly before it is squashed?

What is the question you want to answer? Hint: If you look at the question in terms of distance, you have some heavy math to do. If you look at it in terms of time, you don't have to do any math!

As you think of your clients, how would looking at a problem differently (that is, asking a different question) change the options you want your clients to consider?

- Is estate planning a question of wealth preservation, wealth creation or simply a question of taxes? Or is it a way of making it easier to get the right property to the right people at the right time?
- Is business continuation planning a question of keeping 'outsiders' out of the business or is it a question of making it easier for 'outsiders' to sell an interest in the business they receive when an owner dies?
- Is charitable giving a question of helping others or a question of creating a monument? Or perhaps it's a question of deciding whether your clients will give money to "charities" the government chooses or to the charity of their choice?

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Any examples are hypothetical and are used only to help you understand the ideas. They may not reflect your client(s)' particular circumstances. Your clients should carefully read their contract, policy, and prospectus(es), when applicable. What we say about legal or tax matters is our understanding of current law; but we are not offering legal or tax advice.

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