

➤ 20 QUESTIONS WITH FRANK MASELLI

# 20 Questions: *A Tactical Prep Guide* for Financial Seminars



How to anticipate &  
answer the toughest  
audience questions.

acquireup



Frank  
**MASELLI**



# Introduction

For many advisors, the most nerve-wracking part of any seminar isn't the presentation; **it's the Q&A**. Audience questions can feel unpredictable, challenging, even confrontational at times. But here's the secret: questions are also where you build the most trust.

As Frank Maselli teaches, the 20 Questions Game is a way to get ahead of the curve. By anticipating what your audience might throw at you, and preparing thoughtful responses, **you can transform all of that stress into your *strongest connection point*.**



The actual questions you'll get in a live session probably won't match your prep exactly, but the exercise will ***sharpen your confidence, credibility, and ability to pivot.***

– FRANK MASELLI

Here's your blueprint for turning the Q&A hot seat into your ***biggest stage*.**

# How to Prepare Like a *Pro*

The 20 Questions Game is simple *but powerful*.  
Here's how you do it:

1

Pick your seminar topic.

2

Brainstorm at least 20 potential questions your audience might ask.

3

Write them down and draft responses that are clear, concise, and authentic.

The goal isn't to predict every question word-for-word. It's to build mental muscle memory so you stay *calm*, *credible*, and *adaptable* no matter what comes your way.



### The Typical Attendee

Friendly curiosity from the average person in the room.

**How to Play It:** Keep it simple, practical, and actionable. Give them a clear next step.

➤ **How does this apply to someone like me?**

*I would need to know more about your specific situation, but in general, this could apply to anyone thinking about retiring in the next few years. If you book an appointment, we can have this analysis done as soon as possible.*

➤ **Is this expensive or complicated to set up?**

*It's actually pretty simple to set up and the cost is very reasonable. It all depends on your specific situation. We can get into all the details when we talk one-on-one.*

➤ **What's the first step I should take after this seminar?**

*The first step after this seminar is to talk with us. We can do it in person, on Zoom, or over the phone. I will answer any specific questions you have totally free.*

### The Skeptic / Sniper

Challenges designed to poke holes or test your motives.

**How to Play It:** Stay calm, acknowledge their concern, and bridge back to credibility and education. Don't let them monologue or take control of the conversation with follow-up questions. Use the "see me after class" approach if they push too hard.

➤ **Why should I trust you?**

*Trust takes time to build. Tonight was a great first step. I've been helping clients for over [X years], and I hold [specific designation or license, e.g., a Certified Financial Planner™ designation]. My goal is simple: to help people make informed, confident decisions about their future. If what I shared tonight resonated with you, I'd love to offer a free consultation to talk about your specific goals.*

➤ **Aren't you just here to sell me something?**

*Fair question, but today is about education. If the information I share resonates with you and you want personalized help later, I'd be happy to offer my services. If not, I hope you still gained something valuable today.*

➤ **If this works so well, why isn't everyone doing it?**

*The fact is that many people ARE doing this. Many of the most successful investors are well aware of this approach, and we work with many of them every day. Most people are just not familiar with it and very few advisors understand it either.*

➤ **What's the hidden catch?**

*There's nothing hidden at all. The risks and rewards are actually pretty clear, but understanding how it fits your goals requires a deeper look.*

### The Professional

CPA, attorney, or other subject matter expert in the audience.

**How to Play It:** Respect their expertise, appreciate their attendance, reference credible sources, and avoid straying into areas outside your scope.

➤ **How does this align with current tax law?**

*It is definitely aligned with the current tax law, but as you know, that could change. So we stay informed on what's going on in Washington and with the IRS. The good news is there's usually a lot of advanced notice and discussion in both our professions when it comes to any major proposed changes.*

➤ **Would a CPA or attorney agree with this strategy?**

*Your CPA or attorney would likely agree with the concept in general, but they might have some caveats based on your specific situation. We would need to explore that in greater detail.*

➤ **Is this approach recognized or regulated by authorities?**

*Yes, this is totally aligned with current financial regulations.*

### The Experienced Insider

Someone who had a negative experience with an idea in the past.

**How to Play It:** Acknowledge their experience with empathy, highlight the potential challenges with the idea, what may have changed, and share some stories of positive outcomes.

➤ **I tried this years ago and it failed. What's different now?**

*That's a great question — and you're not alone. The reason this approach works today is because the environment has evolved. Between new regulations, improved tools, and more personalized planning, the way we implement these strategies is far more effective and transparent than it used to be.*

➤ **My friend/family member went through this and had a bad outcome. How is this better?**

*I'm sorry to hear they had a bad experience. I'd really love to understand more about what may have gone wrong for them. It's possible this was not a good fit. This is a fairly advanced strategy and it's not right for everyone. Earlier versions of this idea didn't have the same protections as they do today. Also, it takes some special expertise to make it work properly. But many of our current clients have found success with this approach. It's very powerful where appropriate.*

### The Visual Learner

Confusion about charts, graphs, or data visuals.

**How to Play It:** Translate numbers into relatable examples. Use analogies to make abstract concepts tangible. Go through your seminar in advance and identify any charts or graphs that might be confusing. Decide if they are worth keeping and if so, re-construct them as graphic builds or add a summary of what the chart illustrates.

➤ **That chart doesn't make sense. Can you explain it in plain English?**

*This chart does look very complex, but here are the key points you need to understand...*

➤ **What do those percentages really mean for me personally?**

*I can't say what it means for YOUR specific situation without digging a bit deeper, but for most people... (This depends on the specific issue the statistics are related to. Always be prepared to simplify statistics in terms of outcomes).*

### The Media-Informed

Questions based on current headlines, articles, or popular talking points.

**How to Play It:** Don't dismiss the media outright. Acknowledge their source, then reframe with context and facts.

➤ **I read in the news that this doesn't work. Why should I believe you?**

*I'm usually very wary of the popular media, but what you read might actually be true. This idea isn't right for everyone. But in certain situations, it can have very powerful benefits. There are a few extra questions we need to explore before we can tell if it will help you.*

➤ **What's your take on the latest headlines about Social Security, the markets, retirement, etc.?**

*I think the news media is doing a good job of highlighting the tremendous uncertainty that exists right now with Social Security and the markets. It's a huge concern and a major reason we do these seminars. Keeping our clients informed and in control of their own situation is what being an advisor is all about. Based on everything I've seen and the work my team and I are doing, I think...*

\*As a financial professional, it's fully appropriate for you to have an opinion about current financial issues. Audiences want to see you as an independent thinker who knows what's going on. Avoid getting into a long discussion about controversial subjects, but don't hide from the headlines. They can actually help you set more appointments.

## The Real-Time Client

They're in the situation right now.

**How to Play It:** Show empathy, personalize where possible, and stress that advice depends on individual planning.

➤ **I'm retiring in two years. What should I do immediately?**

*In general, anyone retiring in the next few years should have a thorough evaluation done on their portfolio. This is what we call the "Retirement Red Zone" and it's a critical time to avoid mistakes. You are getting close to the harbor, and it might be time to get a Harbor Pilot on board!*

➤ **What if I already have an advisor. How do I know if I'm getting this kind of strategy?**

*The best way to know if you are on the right path is simply to get a second opinion. If you're doing well, I will absolutely tell you. If not, you can decide how you want to handle it... either with your current advisor, or with a new person guiding you. There's nothing quite like the confidence and peace of mind that come from knowing you're doing the right things with your money.*

## The Stat-Hunter

They want proof in numbers.

**How to Play It:** Share credible data and say that you are happy to get them whatever hard numbers they require. But don't let someone's insistence on exact numbers derail your base case. Avoid getting wrapped up in detailed stats during the Q&A. Audiences don't enjoy that.

➤ **Can you give me the exact percentage that proves this works?**

*The percentage historically has been somewhere between 82% to 93% success, which is pretty amazing, but I'm happy to dive deeper into the numbers with you. See me after the seminar and we schedule an appointment to look at the statistics together.*



### The “Gotcha” Question

Designed to trip you up.

**How to Play It:** Don't get defensive. Pivot back to transparency and reinforce your broader value as a professional with many options and tools at your disposal.

➤ **What happens if your strategy fails?**

*No strategy is 100% guaranteed. We're dealing with a hundred variables and many unknowns. The key to great financial planning is being constantly vigilant. That takes experience, discipline and training. But it's always better than trying to do things on your own.*

➤ **I've been to 5 seminars this year and everyone says they have the best solution to my problems. Why are you better?**

*Folks, seminars are not about solutions. Those can only be determined after detailed exploration of your personal situation. I've tried to identify some of the big picture challenges we are facing and share some ideas that might work. So think of tonight as the first step on a journey with an experienced guide. The specific solutions are completely customized, and only come after some serious, hard work together.*

### Personal Questions

➤ **You look really young (or old). How can you advise me about my retirement?**

Age is often an unspoken objection that can hurt your seminar results. The audience may see you as too young to have the experience to help them or too old to be around long enough to guide them through their retirement. If someone does ask a question about your age during the Q&A, you need to have a well-crafted response that defends your expertise and experience.

➤ **You're not an attorney. Why are you doing an estate planning seminar?**

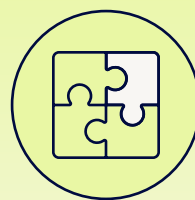
*The estate planning process is a total team effort, but there can be no viable estate plan unless and until there is a strong, comprehensive financial plan. As a financial advisor, I am effectively the “quarterback” of the team with your attorney, accountant and trustee in the mix. We each have critical jobs to do, but it's my job as your advisor, to make sure you have an estate to plan for!*



# When you're on the spot, *remember*:



**Stay calm under fire.  
Breathe before  
answering.**



**Bridge back to your main  
points. Don't let tangents  
hijack your message.**



**Admit uncertainty  
gracefully. If you don't  
know, promise to follow up.**



**Use stories and analogies.  
People remember stories,  
not stats.**

# Prep Worksheet

My Topic: \_\_\_\_\_

## My 20 Questions:

Q1:

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Q1 Response:

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Q2:

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Q2 Response:

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Q3:

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Q3 Response:

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Q4:

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Q4 Response:

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Q5:

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Q5 Response:

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## PUTTING IT INTO PRACTICE

**Q6:**

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**Q6 Response:**

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**Q7:**

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**Q7 Response:**

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**Q8:**

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**Q8 Response:**

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**Q9:**

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**Q9 Response:**

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**Q10:**

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**Q10 Response:**

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**Q11:**

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**Q11 Response:**

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## ➤ PUTTING IT INTO PRACTICE

**Q12:**

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**Q12 Response:**

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**Q13:**

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**Q13 Response:**

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**Q14:**

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**Q14 Response:**

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**Q15:**

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**Q15 Response:**

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**Q16:**

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**Q16 Response:**

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**Q17:**

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**Q17 Response:**

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## ➤ PUTTING IT INTO PRACTICE

Q18:

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Q18 Response:

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Q19:

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Q19 Response:

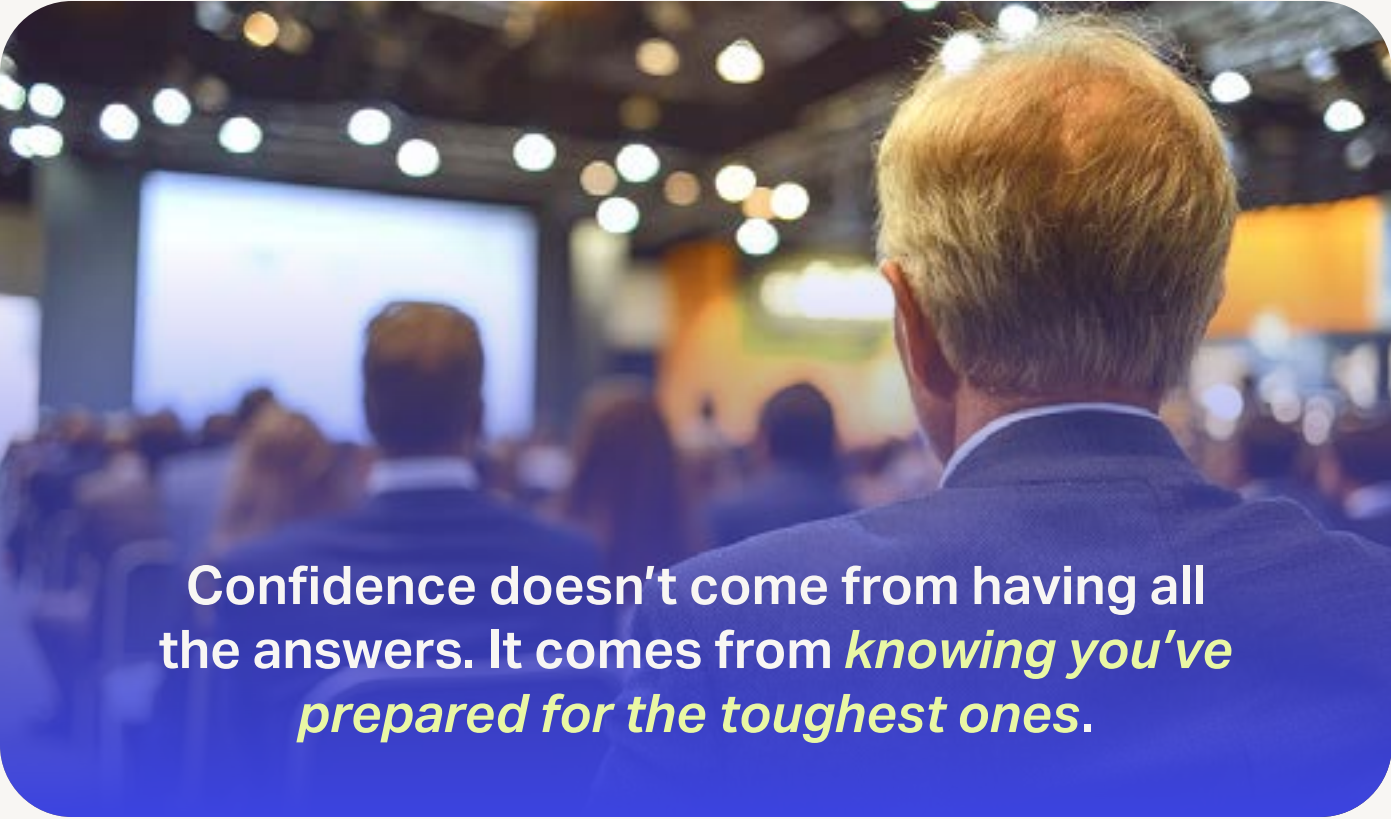
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Q20:

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Q20 Response:

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A photograph of a man in a suit, seen from behind, looking towards a large presentation screen in a conference hall. The hall is filled with other people, and the background is filled with bokeh lights from the stage and audience.

Confidence doesn't come from having all the answers. It comes from *knowing you've prepared for the toughest ones.*

# Prep for the *tough questions.*

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