

When a Second Opinion is Worth Getting

Before Signing





When a Second Opinion is Worth Getting

A second opinion is not a sign of doubt or indecision. It is a way to slow down and understand decisions that may have long-term consequences.

Consider getting a second opinion if any of the following are true.

The decision involves a large sum of money

- A significant portion of your retirement savings is involved
- The amount would be difficult or impossible to replace
- The decision would meaningfully change your financial flexibility

Large decisions deserve proportionate care.

The decision is difficult or impossible to reverse

- Once signed, terms are locked in
- Undoing the decision would involve penalties or restrictions
- The structure limits future choices

Irreversible decisions benefit from extra review.

There is a long commitment or surrender period

- Penalties apply for several years
- Access to funds is restricted over time
- Flexibility decreases if circumstances change

Time-bound commitments should be clearly understood before agreeing.

You feel rushed or pressured

- You're told timing is critical
- Waiting is framed as risky or irresponsible
- You're encouraged to act before you feel ready

Urgency is information.

The explanation didn't fully land

- You still can't explain the decision in your own words
- Technical language replaced clear explanations
- You felt more confused after the conversation

Clarity should increase, not decrease.

The decision affects taxes or estate planning

- Roth conversions or tax timing are involved
- Trusts, beneficiaries, or inheritance are affected
- Decisions could impact heirs or future obligations

Complex intersections benefit from careful review.

Final reminder

Getting a second opinion does not mean something is wrong. It means the decision matters.

You are allowed to:

- Take your time
- Ask for clarity
- Seek another perspective

That is not hesitation. That is due diligence.