



Information to bring to your first appointment

This first financial planning appointment is meant to be a conversation to let us get to know what it is we can help you with – getting to retirement, making money last throughout retirement, college planning, planning for a specific goal, etc. We need to understand where your starting point is. We ask that you bring in the information below for us to get a good idea of where you are now as we discuss what you want to achieve. Some of the requests below may not be applicable and you can skip them. We will take copies of the information when and if we choose to work together to help you with your financial future.

The current statement regarding any retirement plans that you have at your current place of work: 401(k), 403(b), 457, SEP-IRA, SIMPLE, profit sharing, etc. We will want a list of current investment options to review what is available. Also, we need to know what percentage you are contributing and if your employer is matching, what the percentage or amount is.

Current statements regarding any retirement plans that you have left with previous employers.

If you have a pension at work, either with your current or a previous employer please bring whatever information you have regarding that pension – benefit amounts at various ages, criteria to be able to collect, etc. Most employers will provide you with a book regarding this benefit and possibly an annual statement regarding what you have available. If you are already collecting your pension, we need information regarding the amount being collected and if it only lasts for your life or if payments continue to a spouse when you pass. If the payments continue, what percentage continues to your spouse.

A current statement for any IRA accounts you have – both traditional and Roth IRAs. This could be a brokerage statement, a statement from a mutual fund family, a bank statement or an annuity statement depending on what you are invested in.

A current statement and, if available, the policy information for any annuities that you own. We are looking for what the funds are currently invested in, how much you initially put into the policy, when the policy was funded, what the annual fees are, what the guarantees are, if it still is in a surrender charge period, etc. Generally, with an annuity you receive a policy when it was initially opened and there is a declaration page that contains much of the starting information we need. You should also be receiving an annual statement that contains current information.

For any life insurance: We are looking for the type of insurance, death benefits, current premiums and other specifics related to all policies that you have. Generally, when an insurance policy is initiated you receive a policy that will contain this information. We want a copy of that policy and a current statement.

For any long-term care insurance policies: We are looking for the coverage information, current premiums and other specifics related to the policies that you have. Generally, when the policy was initiated you would have received a policy that contains this information. We want a copy of that policy and a current statement.

Current statements for any non-retirement brokerage accounts, mutual funds, individual stocks, limited partnerships, ETFs or other investments that you may hold. These might be held at Computershare, a mutual fund family, at another brokerage house or you may be holding stock certificates.

Current statements for any college 529 accounts set up for children or grandchildren.

Social Security statement – the statement showing what you can collect at various ages. If you do not have one, go to ssa.gov/mystatement and print one to bring with you. If you are already collecting Social Security, this is not necessary.

If you have government savings bonds, we want a total face value, interest earned to-date and the current interest rate being received. You can go to treasurydirect.com/indiv to help calculate current value if you are not sure. You may also bring the bonds in, we will make copies and do the current value calculation for you by the 2nd appointment.

Approximate value of all real estate owned – primary residence, vacation home, cottage or camp, rental property, vacant land, etc.

If we do not prepare your tax return, a copy of your latest filed tax return

Any statements or other documents regarding investments that you own or have a concern about not listed.

We look forward to our first appointment being the start of a long relationship with the purpose of helping you meet your financial goals and dreams.