

What to Bring to Your First Meeting

To make your first appointment as productive as possible please bring the following items with you:

1. A driver's license, passport or other government issued photo ID

(The U.S. Patriot Act requires us to verify the identity of all clients as part of the government's efforts to combat terrorism and money laundering.)

2. Recent statements for all financial accounts, including:

- Checking & Savings Accounts
- CDs
- Money Market Funds
- Mutual Funds
- Tax-Deferred Annuities
- IRAs and other retirement/pension accounts
- Trust or Managed Accounts
- Limited partnerships, UITs or REITs
- Brokerage accounts
- Provide a list of any EE savings bonds or other bonds you have in a safety deposit box or other personal possessions

3. Information on real estate, including

- Current value
- Type of mortgage, interest rate, remaining balance

4. Employer booklets describing employer-provided:

- Insurance
- Pension or retirement plans
- Any other employee benefits, such as stock options or deferred compensation plans

5. Insurance policies, including:

- Life Insurance
- Disability
- Long-Term Care

6. A copy of your latest tax return

7. A copy of your most recent Social Security Statement, if available

8. A list of any other financially-valuable assets not mentioned above

9. A list of debts, including interest rate and amount owed, for such debts as:

- Credit Cards
- Auto Loans
- Personal Loans
- School Loans
- Other

10. Be prepared to tell us about your wills and trusts

(such as the extent of estate planning you've done, dates created, primary goals)

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11. Please bring the answers to these questions:

1. How much money do you spend each month?
2. What is your total monthly income?
(List sources and amounts)
3. How much money do you contribute to savings or retirement?
(List account, amounts and frequency)
4. Do you anticipate incurring any major one-time expenses in the foreseeable future? (List items, costs and dates to be incurred)
5. Do you anticipate any major one-time receipts of income?
(List amounts, sources and dates expected)
6. When you were a child, you once made the comment such as, "When I grow up, I _____" "Before I die, I _____" or "After I retire, I _____"
There are things you've always wanted to do, places you've always wanted to visit, people you've always wanted to meet, subjects you've always wanted to study, hobbies you've always wanted to enjoy, and ideas you've always wanted to explore. Be prepared to tell us about these, however trivial, silly, unimportant or embarrassing they may seem. Couples should prepare their lists individually at first, and then make a separate list together.

12. And finally, please bring lots of questions!