

PREPARING FOR THE FIRST MEETING WITH YOUR FINANCIAL PLANNER

Items to bring

- ❑ Your completed Confidential Questionnaire.
- ❑ A copy of each person's most recent pay stub.
- ❑ Monthly budget.
- ❑ Balance sheet.
- ❑ Tax returns for the last three years.
- ❑ Estate planning documents including wills, powers of attorneys, living wills, deeds, trust documents, or legal agreements that are relevant.
- ❑ Investment portfolio statements from other advisors firms, banks, or investment companies.
- ❑ Employee benefit plan statements and employee handbook.
- ❑ Pension plan information or projections, current company retirement plan statements (401 (k), TSA, 403 (b), ESOP, Thrift Savings Plan).
- ❑ Insurance policies including health, life, disability, homeowner, automobile, umbrella, and long-term care.
- ❑ Business insurance policies, including buy-sell, disability overhead, key person insurance, executive bonus, etc.
- ❑ Annuity statements.
- ❑ Divorce decrees, prenuptial agreements.
- ❑ Educational funding statements.
- ❑ Charitable gifting programs established.
- ❑ Any information on unique financial situations which have occurred since your last conversation (i.e., major debts, company buyout offers, inheritances, etc.).

Your Priorities

Please indicate any other information you would like to discuss. **Indicate which of the following statements summarize your attitudes or beliefs using a scale of 1-5.** (1 being *most* true and 5 *least* true)

- _____ I would rather work longer than reduce my standard of living in retirement.
- _____ I feel that I/we can reduce our current living expenses to save more for the future if needed.
- _____ I am more concerned about protecting my assets than about growth.
- _____ I prefer the ease of mutual funds over individual securities.
- _____ I am comfortable with investments that promise slow, long-term appreciation and growth.
- _____ I don't brood over bad investment decisions I've made.
- _____ I feel comfortable with aggressive growth investments.
- _____ I don't like surprises.
- _____ I am optimistic about my financial future.
- _____ My immediate concern is for income rather than growth opportunities.
- _____ I am a risk taker.
- _____ I make investment decisions comfortably and quickly.
- _____ I like predictability and routine in my daily life.
- _____ I usually pick the tried and true, the slow, safe but sure investments.
- _____ I need to focus my investment efforts on building cash reserves.
- _____ I prefer predictable, steady return on my investments, even if the return is low.

Your Budget

In preparing your budget, please review and complete the following. Please add other items not included here, or perhaps after the first meeting, your financial planner will evaluate your situation and ask you about bringing other items in for your follow-up appointment.

Preparing Your Budget

Monthly Expenditures	Amount
Auto loan payment	\$
Auto maintenance	\$
Child care	\$
Clothing	\$
Contributions	\$
Credit card payments	\$
Dues	\$
Entertainment	\$
Food	\$
Household maintenance	\$
Income and Social Security taxes	\$
Insurance	\$
Personal care	\$
Property taxes	\$
Rent or mortgage payment	\$
Retirement Plan Investments	\$
Savings/Investments	\$
Transportation (gas, fares)	\$
Utilities	\$
Vacations (monthly allotment)	\$
Other	\$

Total Monthly Expenditures: \$ _____

Monthly Receipts	Person (1)	Person (2)
Wages or salary	\$	\$
Capital gain (long-term)	\$	\$
Capital gain (short-term)	\$	\$
Dividends (mutual funds, stocks, etc.)	\$	\$
Interest (CDs, savings account, etc.)	\$	\$
Pension	\$	\$
Rental and/ or royalty	\$	\$
Social Security	\$	\$
Other Taxable	\$	\$
Other Non-taxable	\$	\$

Total Monthly Receipts: \$ _____

Net Cash Flow= Total Monthly Receipts – Expenditures	\$
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