



What to Bring to Your First Meeting

So that your first appointment can be as productive as possible, please bring the following items with you:

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.)

Recent statements for any accounts you hold elsewhere, including:

- Savings Accounts over \$25k
- CDs
- Money Market Funds over \$25k
- Mutual Funds
- Tax-Deferred Annuities
- IRAs and other retirement/pension accounts
- Trust or Managed Accounts
- Limited partnerships, UITs or REITs
- Brokerage accounts

New or updated information on real estate, including for each property:

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

New or updated information on the following:

- Employee benefits
- Insurance policies (life, disability and long-term care)
- Estate planning (wills and trusts)

Employer booklets describing employer-provided:

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

Insurance policies, including:

- Life Insurance
- Disability
- Long-Term Care

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

A list of any other financially valuable assets not mentioned above

Be prepared to tell us about your wills and trusts (such as the extent of estate planning you've done, dates created, primary goals)

Please bring the answers to these questions:

How much money do you spend each month?

What is your total monthly income? (List sources and amounts)

How much money do you contribute to savings or retirement? (List account, amounts and frequency)

Do you anticipate incurring any major one-time expenses in the foreseeable future? (List items, costs and dates to be incurred)

Do you anticipate any major one-time receipts of income? (List amounts, sources and dates expected)