

What to Bring to Our Financial Planning Meeting

Everyone handles their finances in different ways. Some people have detailed records and others keep all the details in their heads. For our first planning meeting we hope you can have with you details sufficient for us to begin to get a current picture of where you are today. The next step is to determine what you want to achieve, or where you want to be in the future, and when. After we know these two things, we will work together to create a plan to help you achieve your goals.

Financial planning is not a quick fix or one-time solution, but a roadmap you develop, with our help, to follow for many years. As life and circumstances change, so will your roadmap, but the best place to always start is at the beginning.

To help you gather your details together the following is a checklist of items that are fairly common, and, if they apply to your circumstances, please have them available for our meeting:

Be Ready to Discuss

- With what do you think you need help?
- What are your expectations from this process?
- What are your expectations of us?
- When, for how long, and how often do you have available to meet and work on this undertaking?
- Questions you might want to ask us

Personal Assets and Investments

Copies of most recent statement or links to online records are preferred.

- Checking account(s) – typical balance
- Savings account(s)
- Investments
- Personal notes owed you by others
- Stock options and stock purchase plan agreements
- Other financial assets

Retirement Statements

- Company Pension Plan statements
- 401(k)/403(b) Plan statements
- SEPs/SIMPLE/Keogh statements
- IRA/Roth IRA statements
- Social Security earnings and Benefit Estimate statement
- Summary Plan description from employer provided benefits

Insurance and Annuities

Most recent statements or links to online records are preferred.

- Life Insurance policies
- Disability policies
- Long Term Care policies
- Annuities
- Other policies

Tax Documents

- Most recent income tax return
- W-2 and recent pay stub
- Estimated yearly taxes
- Details of other regular income
- Irregular income

Legal/Estate Planning Documents

- Will
- Trusts
- Health Care Directive and Power of Attorney
- Financial Power of Attorney

Business Related Documents

- Partnership Agreement
- Corporation/LLC Documents
- Buy/Sell Agreements
- Qualified Plans Documents

Lifestyle Expense Items

- Regular and recurring expense information from whatever source you have available

Raymond James & Associates, Inc. Member New York Stock Exchange/SIPC

Changes in tax laws may occur at any time and could have a substantial impact upon each person's situation. While we are familiar with the tax provisions of the issues presented herein, as Financial Advisors of Raymond James & Associates we are not qualified to render advice on tax or legal matters.

Spending Plan or Budget

- If you have one, bring it along

Real Estate

- Purchase price
- Date purchased
- Mortgage(s)
 - Inception Date
 - Amount
 - Maturity date
 - Interest rate
 - Other terms

Debt Other Than Mortgage(s)

For the following we want to know who is to be paid, for what, the amount due, and terms or agreements for payment, and whether the debt is current or delinquent.

- Medical bills
- School/education loans
- Credit card debt (provide copy of most recent bill)
- Personal loans
- Other debts
- Loan Payments – all details

Other Documents

- _____
- _____
- _____
- _____
- _____
- _____

Notes
