

Getting Ready Guide: Initial Meetings

Use the items below to get an idea of what you'd like to cover in our meetings together:

Documents & Materials

Income & Employment

- Recent pay stubs (*or what your current monthly income & expenses is*)
- Information on any pensions, bonuses, or expected inheritances
- Business valuations and records (*if applicable*)

Assets & Investments

- Investment account statements (*brokerage, etc.*)
- Retirement account statements (*401(k), 403(b), IRA, Roth IRA, etc.*)
- Stock option or ESPP information
- Real estate information (*home value, rental properties, etc.*)

Liabilities & Debt:

- Statements for mortgages, home equity lines of credit (HELOCs), and/or other real estate loans
- Information on student loans, auto loans, and personal loans
- Credit card or any other outstanding bills

Insurance & Estate Planning

- Details of any life, disability, and long-term care insurance policies
- Copies of current wills, trusts, and powers of attorney documents

Goals & Feelings

Current Financial Situation:

- What is your general feeling about your current finances? (*confident, stressed, unsure, etc.*)

Goals and Objectives:

- What are your top financial goals? (*retirement, buy a home, pay for education, start a business, etc.*)
- What does your ideal current, or retirement, lifestyle look like?
- Are there specific life events you are planning for? (*marriage, job change, caring for a relative, etc.*)

Concerns and Challenges:

- What level of investment risk are you comfortable with on a scale of 1-10?
- Is there anything that keeps you up at night regarding your finances?
- What do you feel are the biggest things holding you back from achieving your financial goals?

Expectations:

- What do you hope to gain from the client/advisor relationship?
- Have you worked with a financial advisor before? If so, what was that experience like?

