

THINGS WE WILL DO DURING OUR INITIAL MEETING

Review your goals and concerns

What motivated you to contact me? What are your greatest concerns now - what keeps you up at night? What are your goals: near-term and long-term? What are your expectations?

Gain an understanding of your current financial position

We will review the documents and financial information that you have brought (see attached list) and discuss areas where you have concerns. Where are the gaps - what is working and what is not?

Discuss what I do and how I could help

I provide comprehensive financial planning, meaning that I will look at all of the various aspects of your financial picture, review any challenges that you are facing, and provide workable solutions and options. I will also help you organize your finances and prioritize your next steps.

Discuss how I get paid

My compensation is primarily fee-based and requires me to act as a fiduciary. We will review my different pricing models which are based on the level of service that you may require.

Review of your risk profile

To ensure that your investments are in line with your true tolerance for risk, I use a sophisticated risk analysis tool. We will walk through this risk profile exercise together.

Financial Planning demo

I use a sophisticated financial planning tool which I will show to you. This tool also provides my clients with 24/7 access to their own secure personal financial website where we can consolidate all of their finances in one place and use tools to help them track progress toward their goals.

Decide if we should work together

If we decide to work together, we will identify and prioritize our next steps and schedule related follow-up activities. You and I will both leave with a "to do" list and our next meeting on our calendars.

ITEMS TO BRING TO YOUR FIRST MEETING

Please do your best to bring all of the following information to our first meeting. The more complete the information, the more productive our initial meeting will be. If some of this information is unavailable, or if you are unsure about any of these documents, we can discuss it further when we meet. Of course, you can always feel free to give me a call.

- Copies of your most recent investment account statements, including brokerage accounts, mutual funds, stocks, bonds, college savings plans, IRA accounts, and annuities.
- Copies of your most recent statements for all employer-sponsored benefits, including retirement plans (401k & 403b), pensions, and stock options.
- Approximate value of all bank accounts - savings and checking.
- List of any other investment property such as business interests, partnerships, rental real estate, buy-sell agreements, vacation homes, etc.
- Approximate value of all outstanding debt such as student loans, credit cards, car loans/leases, home equity loans, and mortgages. Please include the interest rates and monthly payment amounts.
- Copies of your two most recent paycheck stubs.
- Details of any income currently being received from pensions or Social Security
- Copy of your most recent income tax return.
- Copy of your most recent Social Security Estimated Benefits Statements (if available).
- Information on any additional sources of income (trusts, promissory notes, legal settlements, alimony, etc.).
- An estimate of your current monthly living expenses.
- Please bring your driver's license or other government-issued photo ID.

ADDITIONAL DOCUMENTS YOU MIGHT WANT TO BRING

Please bring the following items if they are a current concern to you and you would like to discuss them. If we do not discuss these items in our initial meeting, I will be asking to review these items as our relationship progresses.

- Details of all current life insurance policies, including death benefit, annual premium, and term.
- Details of current health, disability, and long-term care insurance coverage.
- Liability limits on auto and homeowner's insurance and details of any umbrella liability policies.
- Details of existing wills, trusts, and powers of attorney.