OUR PROCESS CHECKLIST

What to bring with you

Things to Bring With You

Investment Accounts

Current statements showing value and positions (stocks, bonds, mutual funds, CDs, money markets, etc.)

Bank Accounts

Current statements showing value and positions (CDs, money markets, etc.)

A List of Your Other Assets

Current statements showing value, if available (homes, personal property, rental property, collectibles, etc.)

A List of Your Liabilities

Current statements showing value, if available (debts, mortgages, loans, etc.)

Insurance Policies

Life, long-term care, etc.

Social Security Information

Statements you may have received with an estimate of earnings at retirement.

Current Contributions

401(k)s, IRAs, savings accounts, etc.

Annuity Information

Cash flows, income, savings, etc.

All Sources of Income

Salaries, pension plans, trust funds, rental income, etc.

Questions We Will Ask You

- ***When do you and your spouse/partner want to retire?***
- ***How much money will you need to live on at retirement?***
- ***What are your goals? (Travel, new cars, boat, vacation home, etc.)***
- ***Do you anticipate any inheritances?***
- ***How will medical costs impact your plan?***
- ***How would you fund an emergency or unexpected need?***
- ***Do you plan to make any major purchases within the next 12 months?***

◈ Ten Key Personal Planning Questions

- *At what age could I retire? Or, is the retirement age I'm planning on going to work? What if I wanted to retire earlier?*
- *Will I have enough to retire? How much will I need?*
- *Will I be able to leave something to my children? Grandchildren?*
- *How much do I need to contribute between now and then in order to get and stay on track?*
- *What targeted rate of return do I need to get and stay on track?*
- *What portfolio combination (investment allocation) will properly balance my risk personality, retirement income parameters, and my targeted rate of return?*
- *Have I addressed "inflation risk," the rising costs of the goods and services that I expect to need all throughout my retirement years?*
- *Where will my retirement income dollars come from? How much from Social Security? How much from personal savings accounts? How much from my 401(k)? How much from other sources?*
- *How can I plan for a major purchase I'm expecting just a few years into my retirement? What difference will this expense make to me?*
- *How can I use my personal eMoney plan to help me minimize taxes and use the excess dollars in my plan for giving to my heirs and my selected charities?*