

Discovery Meeting: What to Bring

- Investment account statements**
- Bank statements** – individual, spouse, family, and business
- Debt/liability information** - to include interest rate & payment terms
 - **Mortgage and credit card statements** –and other large debt statements
- Retirement plan(s) statements** – 401(k), 403(b), IRAs, Keoghs, deferred compensation, and annuities; including benefit summary document(s)
- Current Mutual Fund/brokerage statements**
- Annual income** – Including the following categories:
 - Pay stubs, Salary (regular, self-employment, and unreported)
 - Defined pension income – statement and benefit summary document(s)
 - Social Security (annual statement) – accessible on www.ssa.gov
 - Business/real estate income
 - Notes and annuities income
 - Government program benefits
- A list of current expenses** – these are the recurring, non-financial expenses (i.e. utility bills) and monthly after tax cash flow need
- Current Insurance Policy Statements**
 - **Life insurance policies** – individual, spouse, family, and business
 - **Long Term Care Insurance**
 - **Property/Casualty Insurance**
- Charitable expenses**
- List of dependents and their birth dates** – as well as their potential educational expenses
- Income tax returns** – Federal and state for the past two years, including 1099, schedule K-1, W-2, etc.
- Retirement Date** – or anticipated date
- Estate documents** – will and trust documents, health care directive, power or attorney

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