



ABOUT YOUR FIRST MEETING

CHECKLIST - WHAT TO BRING WITH YOU

Use the following checklist to make sure you have all the documents needed for your one on one review. Place the documents in the provided folder and bring it with you for your first meeting.

<input type="checkbox"/>	Retirement Account Statements (401K, IRA, ROTH IRA)
<input type="checkbox"/>	Investment / Brokerage Account Statements
<input type="checkbox"/>	Annuity / Life Insurance Statements
<input type="checkbox"/>	Bank Account Values (statements not needed)
<input type="checkbox"/>	Mortgage / Debt Information (Amounts owed, <u>APR</u> , Minimum payments, ECT.)
<input type="checkbox"/>	Social Security Statements

WHAT WILL WE DISCUSS?

In order for us to advise clients we need a full scope of knowledge as to their assets, financial situation, and needs.

Our first meeting will only be for gathering information and to have a discussion to get a full understanding on what we need to do to properly advise you and to help you reach your goals.

The reason we ask for statements for securities is so we can run market comparisons on the accounts to see how they are performing and the risk levels compared to the overall market. This helps us gain further understanding on how the accounts will perform in the future.

The goal is to have an objective overview of where you are at and what you are doing. We will also analyze insurance statements line by line to completely understand the policy, surrender values, income guarantees, and death benefits.

WHAT COMES NEXT?

From all of the information that we gather, we will work towards establishing a comprehensive financial plan to provide security and stability for life.

Everything is done with a view of the whole estate based on our clients wants and desires. A comprehensive financial plan is built around those wants and desires. Your estate works around you, you shouldn't have to work around your estate.

Strategies are not focused on individual investments, but are done in a way to meet clients personalized needs (maximizing retirement income, qualifying for a loan, building an estate, avoiding capital gains or estate tax, loss of income prevention)