

## Financial Checkup

### Agenda

1. Client will gather and organize “Information to Enter” listed below and schedule [eMoney training](#)
2. eMoney training (1 hour)
3. Client data entry/document upload
4. Client completes Life Goals worksheet; reads Simple Wealth, Inevitable Wealth
5. Meet to clarify goals and review data (1 to 2 hours)
6. FWM will analyze data, discussions, and goals, prepare observations and recommendations, and submit to client
7. Meet to review and discuss observations and recommendations (1 to 2 hours)
8. Client will have access to and use of eMoney for 90 days (see \*note below).

### eMoney

Our planning software, eMoney, is an online collaborative system allowing us to share information in two ways:

- Via an account aggregation feature allowing you to link to commonly-used online accounts such as banks, credit cards, investment accounts, insurance, etc. Information in accounts without online access can be manually entered.
- Through its web vault, which allows both parties to easily and securely upload documents for review. For more information about eMoney’s security, click [here](#).

### Information to enter/link (have log-in information available)

- Individuals and organizations that will impact or be impacted by your plans. Info needed: name, DOB, entity type
- Property (home, vehicles, business, and other assets) and how titled
- Checking & Savings accounts
- Secured debt
- Credit cards and other unsecured debt
- Debt owed to you
- Business and investment contracts (buy/sell agreements, etc.)
- Individual or joint brokerage account(s)
- Employer retirement accounts, such as 401(k), 403(b), pensions
- Personal retirement accounts: IRAs (Traditional, Roth), SEPs, SIMPLEs
- Insurance policies – auto, home, disability, business, professional liability, health, life, umbrella, and annuities
- Income information (sources & amounts)
- Current monthly living expenses (absent loan payments)
- Projected monthly living expenses in retirement
- Future non-spousal life insurance proceeds (you are beneficiary but not owner of policy)

### Documents to Upload to Vault

1. Last 2 years of personal tax returns (state and federal)
2. Declaration/summary pages for insurance policies under #12 above
3. Summary Plan Description and investment choices for employer retirement accounts
4. Wills, POAs, Health Directives, Trusts
5. Credit report for each spouse (find it [here](#))
6. Social Security benefit statements (create account [here](#))
7. Any life insurance policies on which you are a beneficiary
8. Contract with employer/partnership
9. LLC/S-corporation organization agreement (filed with your Secretary of State)
10. Recent paystubs for all employment
11. Loans – need date of loan, original amount, interest rate, and # of payments (you may write all this info on a single sheet and upload)
12. Federal Student Loan Inventory (offered through [NSLDS](#))

**One-time engagement - \$3,000\***

**\*Convert to ongoing financial planning within  
30 days to apply the full amount of your Financial Checkup fee.**