

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 and reads Simple Wealth, Inevitable Wealth
5. Meet to clarify goals, develop budget and discuss investment principles (2 hours)
6. FWM will analyze data and prepare preliminary scenarios
7. Meet to review data and review scenarios to further refine goals (2 hours)
8. FWM will analyze data, discussions, and goals, prepare observations and recommendations, and submit to client
9. Meet to discuss observations and recommendations (1 to 2 hours)
10. Client will have access to and use of eMoney for 30 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.)
- Personal investments such as Individual or joint brokerage account(s), IRAs (Traditional, Roth), SEPs, SIMPLEs
- Employer retirement accounts, such as 401(k), 403(b), 457(b), pensions
- Insurance policies – auto, home, disability, business, professional liability, health, life, umbrella, and annuities
- Income information (sources & amounts)
- 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
3. Summary Plan Description and investment choices for all employer retirement accounts
4. Wills, POAs, Health Directives, Trusts
5. Recent paystubs for all employment
6. Loans – need date of loan, original amount, interest rate, and # of payments (you may write all this info on a single sheet and upload)
7. Federal Student Loan Inventory (offered through [NSLDS](#))
8. Credit report for each spouse (find it [here](#))
9. Social Security benefit statements (create account [here](#))
10. Contract with employer/partnership
11. LLC/S-corporation organization agreement (filed with your Secretary of State)

One-time engagement starting at \$3,500*

*Convert to ongoing financial planning within 30 days of plan delivery to apply 50% of your Financial Checkup fee towards your first year’s planning charges