

Below is a list of certain items and information we may be looking for in our meetings together. If you can't seem to find everything, don't worry – our team can work with you to gather and organize all of your important financial information.

**FUNDAMENTALS**

- Most recent paystub(s)
- Other income information
- Itemized Lifestyle Budget (if available)
- Social Security statement (ssa.gov)
- Pension statements with payout options, amounts, and spousal benefit options
- Previous year tax returns
- Wills, trusts, powers of attorney, healthcare directives

**DEBT**

Balances, interest rates, and amortization schedules for the following:

- Credit cards
- Mortgage
- Home equity lines of credit
- Student loans
- Other (i.e. auto, retirement account loans, personal loans)

**RETIREMENT ACCOUNTS**

Statements and information (401k, 403b, SEP & SIMPLE IRA, IRA & Roth IRA, etc.) including:

- Balances
- Holdings
- Current contribution amounts

**TAXABLE INVESTMENTS**

Statements or information (Individual and joint accounts, TOD, Joint TOD, etc.) including:

- Balances
- Holdings
- Current contribution amounts
- Unrealized gains and losses

**COMPANY STOCK**

- Incentive Stock Options (ISOs) & Nonqualified Stock Options (NSOs) – grant dates, exercise dates, exercise prices, number of options, vesting schedule, clawback provisions
- Restricted Stock Units – number of units, vesting schedule, escrow accounts (for dividend equivalents)
- Stock Purchase Plans – Offering periods, grant dates and grant prices, purchase dates and purchase prices, lookback provisions

## **INSURANCE**

Statements/information (all group and individually-owned insurance policies) including:

- Life insurance – death benefit, type (term, variable universal life, etc.), riders, length of coverage (term), premium amounts and frequency
- Disability insurance – monthly benefit, increase options, riders and exclusions, length of coverage, premium amounts and frequency
- Long-term care insurance – monthly benefit, total benefit pool, payout type (indemnity vs. reimbursement), riders and restrictions

## **ADDITIONAL**

- College savings plans
- Previous financial planning documents
- Contact information for other team members (Trustees, CPAs, Legal, etc.)