

Items to Gather for Initial Meeting

with Michael Frontera CFP®, RICP®, ChFC®

Income Information

- Copy of most recent income tax return (1040)
- Recent paystub
- Household cash flow / budget

Asset Statements

- Bank accounts or cash totals
- IRA | 401(k) | 403(b) | TSP | 457 Retirement plans
- Investment / Brokerage portfolios
- Social Security estimates or benefits
- Pension estimates

Real Assets

- Residence info – Estimated home value, mortgage information
- Information on any investment real estate

Liability Information

- Credit card statements (if carrying balances)

Insurance Policy Statements

- Life | Long term care | Disability | Home & Auto declarations

Advance Directives

- Will | Trust(s) | Durable power of attorney | Living will