

## What To Bring To Your First Appointment?

People ask us all the time what should I bring to my first appointment? It is a valid question but we don't require you to bring anything. Here is why.

Some people are not comfortable bringing in all of their financial documents on a first appointment and we respect that. After all most people are not even sure if they are ready to do business with us or not. We never want you to feel pressured and we never want to be presumptuous.

Secondly much of the information we discuss can be estimated and then solidified as we go. If you like the ideas that we share at our first meeting you can always follow up and make your plan more accurate by getting us the proper information as needed.

Lastly, taking the first step to creating a long term financial plan can be burdensome and even overwhelming to some of our clients. We do not want to make this even harder for you by giving you a long list of demands that will make it difficult for you to get the ball rolling, so we don't require that you bring anything but yourself to your first appointment.

All of that being said, many of our clients have specific questions and are completely comfortable sharing information right away. If that is how you feel here is a list of suggested documents to help trigger your memory. We may offer suggestions in areas pertaining to all of these documents. The more you bring with you the more accurate your plan will be.

### **Savings Statements:**

Savings accounts  
CD's  
Mutual Funds  
Retirement Accounts  
401 (k) Plans  
IRA's  
Stocks  
Bonds  
Annuities  
Brokerage Accounts

### **Debt Statements:**

Mortgage  
Home Equity  
Credit Cards  
Student Loans  
Auto Loans  
Personal Loans  
Store Cards

### **Insurance Contracts**

Auto Insurance Policy  
Home Owners Policy  
Umbrella Policy  
Disability Policy  
Health Insurance Policy  
Life Insurance Policy  
Accident Policy (Aflac)  
Cancer Policy  
Life Insurance

### **Other Recommended Documents:**

Last Two year's tax returns  
Employee Benefits Handbook from your current Job  
Your Will or any Trusts that you have  
Anything you want me to review

None of this information is required for your first meeting. Please do not put off meeting until you have everything on this list as this will be counterproductive for you!