

## What to Bring to Your First Meeting

For starters, please write down a list of your questions, concerns, goals and objectives.

The following list provides a good example of useful items to bring to a financial planning appointment. Please bring the items related to your planning needs.

I realize that at this first meeting we may be just getting to know each other and that I am asking to see a lot of personal documents. I only ask that you bring information you are comfortable sharing. Please understand that the more you are able to share, the better I will be able to help you reach your goals. In addition, the better prepared you are, the more productive we will be.

The purpose of our first meeting is to allow us to get to know each other. I am happy to share with you my background, experience, education and services. Please feel free to bring along a list of questions that you would like to ask me. We will also discuss your goals and objectives. Based on the information you bring, I would like the opportunity to do an initial review of your situation and discuss with you how I may be able to serve you. From there we can decide how best to proceed.

**If you have any questions about the list, don't hesitate to call or email.**

### Lifestyle / Budget Planning

- Most recent paycheck stubs
- A list of monthly expenditures (Bills such as rent/mortgage, utilities, food, etc...)
- Most recent credit card statements
- Any other bills or outstanding loan statements
- Mortgage information (Approximate value of home, mortgage amounts, interest rate, mortgage term). If you have a closing statement and mortgage payment statement, that would be helpful.
- Property tax statements
- Insurance premium statements (including life, disability, long term care, house and auto insurance)
- Please bring answers to these questions:
  1. How much money do you spend each month?
  2. What is your total monthly income? (List sources and amounts)
  3. How much money do you contribute to savings or retirement? (List account, amounts and frequency)
  4. Do you anticipate incurring any major one-time expenses in the foreseeable future? (List items, costs and dates to be incurred)
  5. Do you anticipate any major one-time receipts of income? (List amounts, sources and dates expected)

### Tax Planning

- Tax returns for the last two years
- Most recent paycheck stubs (as above)
- Small business income/expense reports (if applicable)
- Most recent statements from IRAs, brokerage accounts, mutual funds, and CDs

#### Small Business Start-up and Planning

- Any documents that have already been completed for the set-up of the Small Business (SS-4, Articles of Incorporation, Form 2553 or 8832, GA DOL-1A, GA Department of Revenue withholding number)
- The YTD income/expense report for the small business
- Operating agreement
- Voided check from the business account (if setting up new business)

#### Risk Management

- Life insurance policies (Face amount, premiums, type of policy, ex: term, whole life.)
- Health/Dental coverage (Deductibles, premiums, type of plan, ex: HMO, PPO...)
- Auto/Homeowner's coverage (premium, amount of coverage)

#### Retirement/ Education/ Savings /Investment Planning

- Most recent statement from company-sponsored retirement plans including employer booklets describing plan and available funds
- Most recent statements from IRAs, brokerage accounts, mutual funds, CDs and bank accounts
- Employee benefits including stock options, restricted stock units, and deferred compensation plans – be sure to bring information about the plan and vesting and/or expiration details.
- Provide a list of savings bonds
- Annuities
- Pension benefit information
- Social security benefit statements
- Most recent paystub and last paystub from prior year

#### Estate Planning

- Most recent Will
- Trust
- Powers of Attorney
- Living Will
- Healthcare Directives

I look forward to our meeting and helping you.



Sincerely,

*Stacey Moore*

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