

ITEMS TO BRING TO YOUR INTERVIEW

- 1) Complete List of all Assets, with ownership status
 - a. Cash assets: Checking, savings, & credit unions, Certificates of Deposit, etc
 - b. Securities accounts: Brokerage accounts, mutual funds, annuities, etc.
 - c. Securities certificates owned: Stocks, bonds, etc.
 - d. Property assets: Home, rental properties, investment real estate, etc.
- 2) Complete List of Liabilities, with balances, payment amounts, and interest rates
 - a. Mortgage(s)
 - b. Notes, loans, credit accounts outstanding
- 3) Federal and State Tax Returns (for the past two years)
- 4) Anticipated Income
 - a. Client/spouse salaries or business income
 - b. Most recent pay stubs (2 or 3)
 - c. Bonus projection
 - d. Dividends/interest
 - e. Rental income
 - f. Loan/mortgage contracts
 - g. Inheritance expected
- 5) Employee/Retirement Benefit Statements –
 - a. Pension information/401k statements
 - b. Social Security statements – most recent
 - c. Fringe benefits information
- 6) Business Interests
 - a. Financial statements
 - b. Forms of ownership
- 7) Educational Funding Status
 - a. Gifts to minors
 - b. Money in trust
 - c. Savings “earmarked”
- 8) Insurance Policies and Annual Statements – Both spouses
 - a. Individual life insurance
 - b. Group health and life insurance
 - c. Disability insurance
- 9) Wills and/or Trusts – Both spouses
 - a. Current
 - b. Statement of possible changes