VICTORY
Financial Planning
A Registered Investment Advisor

# What to Bring to Your First Meeting?

We know life is busy and taking time out of your schedule can be a challenge. We want to make the most of our time together. Gathering documents and log in information for your online accounts goes a long way towards making us more efficient during our meeting.

## Suggested List of Items

Below is a list of items. Don't worry if you can't find everything or if some items don't apply to you. Just bring what seems relevant to our meeting.

- Most recent pay stub
- Most recent tax return
- Current monthly living expenses or budget
- Employer benefits information
- Employer retirement accounts, current plans and previous employer plans
- Savings or Money Market balances
- CDs (Certificates of Deposits) When do these mature?  Rate?
- Life Insurance other than through your employer
- Disability Insurance other than through your employer
- Long Term Care Insurance
- Debt: Balance, payment, term and rate including your mortgage, credit card, car loan, etc.
- Social Security Estimates (available on www.ssa.gov)
- Who are your beneficiaries?

## Thoughts to Ponder:

- What are your goals?
- What is top of mind regarding your finances?
- How do you view financial market fluctuations? How have you reacted to them in the past?
- Do you have estate documents such as a will, trust or powers of attorney?
- Do you have any big events coming up or any planned major purchases?
- Is leaving a legacy to your children or grandchildren important to you?
- If not already retired:
    - When would you like to retire?
    - What net monthly income would you like to have in retirement?