

To ensure a productive meeting, please gather and be prepared to discuss the following:

- List of questions or topics that are important to you. Some common concerns are:
 - Having enough income during retirement
 - Providing for educational expenses
 - Withdrawal strategies
 - Tax planning
 - Company 401(k) allocation
 - Life changes such as marriage, divorce & death
- Current Income Tax Return
- List of Current Expenses
- Paystub(s)
- List of Assets and Liabilities
- Life Insurance Information
- Investment Statements – Brokerage, 401(k), 403(b)
- Pension Estimates
- Social Security Estimate (www.SSA.gov)

CURRENT MONTHLY CASH FLOW ANALYSIS

CATEGORY:		ACTUAL \$ SPENT:
Housing:		
	Mortgage	
	Utilities and Phone	
	Maintenance	
	Taxes and Insurance	
Food:		
	Groceries	
	Casual dining	
Transportation:		
	Loans	
	Gas	
	Insurance	
	Maintenance	
Medical:		
	Medical insurance	
	Dental insurance	
	FSA medical	
	Cash expense	
Clothing:		
Debt:		
	Credit cards	
	School loans	
Savings:		
	401(k)	
	401(k)	
	Savings account accrual	
	IRA contribution	
	Investments	
	Pension	
	College savings	
Miscellaneous:		
	Entertainment	
	Gifts	
	Vacation	
	Life insurance	
	Charitable contribution	
	Personal care	
	Vets	
	Health club membership	
	Other	
	Other	
	Total Expenses:	\$

CURRENT BALANCE SHEET

CURRENT BALANCE SHEET		
ASSETS		Current Value:
Cash & Cash Equivalents:		
	Checking	
	Savings	
	Savings	
	Checking/Savings	
	Cash Value – Life Insurance	
	Sub Total:	\$
Invested Assets:		
	Brokerage	
	Brokerage	
	Sub Total:	\$
Retirement Assets:		
	401(k)	
	401(k)	
	IRA	
	IRA	
	403(b)	
	403(b)	
	Roth IRA	
	Roth IRA	
	Cash Balance Pension	
	Cash Balance Pension	
	Sub Total:	\$
Personal Assets:		
	Home (Market Value)	
	Cars	
	Personal Property	
	Cottage	
	Sub Total:	\$
	Total Assets:	\$
LIABILITIES		
	Residence	
	Home equity	
	Car loan	
	Student loans	
	Credit cards	
	Personal loan	
	Total Liabilities:	\$