



## **What to Bring to Your First Financial Planning Meeting**

### **1. Recent statements for all financial accounts, including:**

- ⤴ Checking, Savings, CDs, Money Markets
- ⤴ Mutual Funds
- ⤴ Tax-Deferred Annuities
- ⤴ IRAs, 401ks and other retirement/pension accounts
- ⤴ Trust or Managed Accounts
- ⤴ Limited partnerships, UITs or REITs
- ⤴ Brokerage accounts

### **2. Information on real estate holdings, including**

- ⤴ Current value
- ⤴ Type of mortgage, interest rate, remaining balance, remaining term

### **3. Employer booklets describing employer-provided:**

- ⤴ Insurance - LIFE AND DISABILITY
- ⤴ Pension or retirement plans
- ⤴ Any other employee benefits, such as stock options or deferred compensation plans

### **4. Insurance policies, including:**

- ⤴ Life Insurance
- ⤴ Disability
- ⤴ Long-Term Care

### **5. A copy of your latest tax return**

### **6. A copy of your most recent Social Security Statement, if available** (can be obtained at [www.ssa.gov](http://www.ssa.gov))

### **7. A list of any other financial assets not mentioned above**

### **8. A list of debts, including interest rate and amount owed, for such debts as:**

- ⤴ Credit Cards
- ⤴ Auto Loans
- ⤴ Personal Loans
- ⤴ School Loans
- ⤴ Other

### **9. Information on Trust, Will, Powers of Attorney, Healthcare Directives**

### **10. Be prepared to discuss your TOP 3 Financial Concerns**

**<OVER>**



## What to Bring to Your First Meeting (p. 2)

**We use a 5-step system that helps ensure 100% of your goals and concerns are addressed.**

1. **Informational Meeting** – Also called a “data dump”. We will discuss what you own (assets), what you owe, (liabilities), what you earn (income) and what you spend (expenses). It is also important to begin establishing specific goals at this meeting.
2. **Information Review** – This step involves us communicating with you what we think we *heard* during our first meeting. We will review the data we collected and address any questions that have come up since the first meeting.
3. **Strategy Conversation** – Once we are on the same page with your goals and have a solid understanding of the tools you have available to accomplish them; we will discuss and evaluate our specific recommendations.
4. **Implementation** – After agreeing on a strategy, we work diligently to implement our recommendations in a timely fashion. As each component of your plan is put in place, you are provided with an update to “keep you in the loop”.
5. **Evaluation** – As part of our strategy conversation, we will want to know how often you would like your Financial Plan evaluated. Whether it is once a quarter or once a year, your Financial Plan will be evaluated regularly and suggestions will be offered to help you stay on track.

Contact us with any questions before your appointment. We look forward to seeing you soon!



**San Diego Tax & Financial Associates**

**5411 Avenida Encinas Ste. 180  
Carlsbad, CA 92008  
(760) 618-1099**

**[www.SDTaxPros.com](http://www.SDTaxPros.com)**

Securities and advisory services offered through SagePoint Financial, Inc., member FINRA/SIPC and a Registered Investment Advisor. Insurance offered through SDTF Insurance Services. Tax planning and preparation services offered through San Diego Tax & Financial Associates. Neither San Diego Tax & Financial Associates, nor SDTF Insurance Services is affiliated with SagePoint Financial, Inc.

IRS EA# 115812 - CTEC# A247639 -CA Insurance License 0148867