

Meeting agenda and discussion guide

Please take some time to review this agenda and discussion guide before our meeting.

Agenda

- Learn about your needs and answer any questions you may have.
- Understand your investment objectives, including your saving and spending needs, and desired standard of living, along with your personal situation.
- Discuss your current financial picture, including available assets, income, tax situation, legal considerations, and any unique circumstances or concerns.
- Define your investment risk tolerance, time horizon, and personal investment experience.

Documents needed for review

To help prepare your investment analysis and create your wealth management plan, please bring or send me the following documents:

- Income records such as W-2 forms and tax returns (last three years).
- Names, birth dates, and beneficiary contact information.
- Most current 401(k) and other retirement plan statements.
- Life, disability, and long-term care policies.
- Estimate of monthly credit cards, mortgage, rent, and expenses.
- Outstanding balances for car loans, mortgages, and credit card debt.
- Latest investment account and bank statements.

Questions to consider

Before our meeting, please consider these questions. Your answers will help me understand your investment personality and objectives.

Your investment objectives:

- What are your most important personal and financial goals?
- How would you like to spend your time in retirement?
- If you have a business, how would you like to participate in or sunset it over time?

Your current picture:

- If you currently have a financial plan, how is it invested (savings accounts, money market fund, mutual funds, individual securities, etc.)?
- If you own a business, what is the type, the length of ownership, its growth potential, and its liabilities?
- What are your estimated future expenses and income (college tuition, parental care, inheritance, long-term care, etc.)?
- Are there any legal considerations I should be aware of, including business, marital, lawsuits, etc. ?

Your investment style:

- When you get a bonus or commission check, what do you typically do with that money?
- How important to you are tax-sensitive investing strategies?
- Do you consider yourself an aggressive or conservative investor?
- Are there certain asset classes or securities you are interested in or wish to steer clear of?

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