

### **Driver's license, passport or other government-issued photo ID**

→ A copy of your driver's license, passport or other government-issued photo ID (The Patriot Act requires us to verify the identity of all clients as part of the government's efforts to combat terrorism and money laundering.)

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

- Checking & savings accounts
- CDs
- Money market funds
- Mutual funds
- Tax-deferred annuities (variable, indexed, and/or fixed)
- IRAs and other retirement/pension accounts
- Trust or managed accounts
- Limited partnerships (LPs), UITs or REITs
- Brokerage accounts
- List of any EE savings bonds or other bonds you have in a safety deposit box or other personal possessions

### **Information on real estate holdings, including:**

- Address
- Current value
- Type of mortgage(s), interest rate(s), and remaining balance(s)
- If investment real estate, current monthly lease income and property management costs, if any

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

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

### **Insurance policies, including:**

- Life Insurance
- Disability
- Long-Term Care

### **Latest federal and state income tax return**

- A copy of your latest federal and state income tax return

### **Recent Social Security statement**

- A copy of your most recent social security statement, if available

### **Financially valuable assets**

- A list of any other financially valuable assets not mentioned above

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

- Credit cards
- Auto loans
- Personal loans
- School loans
- Other

**Please provide answers to these questions:**

→ What is your approximate average monthly spending?

→ What is your total monthly income? (List sources and amounts)

→ How much money do you contribute/add to savings or retirement? (List account, amounts and frequency)

→ Do you anticipate having any major upcoming expenses in the foreseeable future?  
(List items, costs and dates to be incurred)

→ Do you anticipate any major upcoming inflows of cash/income? (List amounts, sources and dates expected)

→ “Before I die, I want

or “After I retire, I want

There are things you’ve always wanted to do, places you’ve always wanted to visit, people you’ve always wanted to meet, subjects you’ve always wanted to study, hobbies you’ve always wanted to enjoy, and ideas you’ve always wanted to explore. Be prepared to tell us about these, however trivial, silly, unimportant or embarrassing they may seem. Couples should prepare their lists individually at first, then make a separate list together.