



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)

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CURRENT CASH FLOW ANALYSIS

CURRENT 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:	\$

Balance Sheet

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:	\$