WHAT TO BRING

You do not need to organize everything perfectly. Bring these items to your meeting or securely upload what you have to your Planning Vault. We will help identify anything missing thereafter.

☐ **Income & Compensation:** A recent pay stub, W-2, 1099, or other compensation information. Include bonus, contract, partnership, or deferred compensation details when applicable.

☐ **Tax Returns:** Your most recent complete federal and state tax returns, including schedules, statements, and K-1s. These help us evaluate tax planning opportunities and potential blind spots.

☐ **Investment & Retirement Accounts:** Current statements for brokerage accounts, IRAs, 401(k)s, 403(b)s, 457 plans, SEP or SIMPLE IRAs, stock plans, and other investment accounts.

☐ **Banking & Cash Reserves:** Recent statements for checking, savings, money market accounts, CDs, and other cash holdings so we can understand liquidity and emergency reserves.

☐ **Loans & Other Debt:** Current information for mortgages, HELOCs, student loans, auto loans, credit cards, business debt, or other obligations, including balances and interest rates when available.

☐ **Spending & Cash Flow:** A budget, spending summary, bank or credit-card report, QuickBooks report, or even a reasonable monthly estimate. The goal is clarity - not perfect bookkeeping.

☐ **Insurance Coverage:** Life, disability, and long-term care policies or recent statements, plus declaration pages for home, auto, umbrella, jewelry, boat, and other property coverage.

☐ **Business or Practice Information** If applicable, bring recent business financials or tax returns, ownership or operating agreements, retirement plan information, and buy-sell or succession documents.

☐ **Other Assets & Planning Items** Real estate, private investments, business interests, valuable assets, or anything else not shown on an account statement. Also note any major life or career changes you expect in the next few years.

> **A quick note:** If you do not have every document, come anyway. Good planning starts with your situation as it is today - and we can build from there.