# Preparing for Your Planning Meeting

This short worksheet helps us make the most of our time together. Please answer only what feels relevant to you — there are no wrong answers, and you don't need to complete every line. Bring it with you (or send it back ahead of time), and we'll build the conversation around what matters most to you.

## What's On Your Mind

*The most useful place to start. Tell us in your own words — a few phrases is plenty.*

**What would you like to accomplish in the next 1–3 years?**

---

**Is anything worrying you or keeping you up at night financially?**

---

**What has changed since we last spoke?**

---

## Your Top 3 Priorities

*Looking at the topics below, which three matter most to you right now? List them here — or just check the boxes as you read.*

**1.**

---

**2.**

---

**3.**

---

## Personal Updates — Anything New?

*Check any that apply since we last met.*

- [ ] Address, phone, or email change
- [ ] Change in household income or job / employer benefits
- [ ] Family change (marriage, divorce, birth, death)
- [ ] Major health change

## Retirement & Income

- [ ] Will my money last, and what's the smartest way to draw it down?
- [ ] Social Security timing and Roth conversion opportunities
- [ ] What to do with an old 401(k) or employer plan
- [ ] Planning a transition into retirement (next 5–10 years) — financially and emotionally

## Financial Fundamentals

- [ ] Budgeting, cash flow, and managing debt
- [ ] Using home equity wisely
- [ ] Reducing healthcare expenses
- [ ] Simplifying and organizing my financial life

## Education & Family

- [ ] How much to save for college, and the best account to use (529, UTMA, etc.)
- [ ] Financial aid and teaching kids or young adults about money

## Life Events & Transitions

- [ ] Job change, business start-up, or moving to one income
- [ ] Gifting to loved ones or helping a family member get established
- [ ] Navigating the loss of a loved one

## Eldercare & Aging

- [ ] Long-term care planning and how Medicare works at 65
- [ ] Caring for aging parents or planning to age in place

## Insurance & Risk

- [ ] Do I have the right amount of life and disability coverage?
- [ ] Health insurance and HSA options
- [ ] Reviewing what I already own (whole life, long-term care, annuities, umbrella)
- [ ] Property, casualty, and liability coverage (including renters)

## Estate & Legacy

- [ ] Does my estate plan (will, trusts, documents) need updating?
- [ ] Reducing estate taxes and protecting my family
- [ ] Creating a legacy or including charitable giving
- [ ] Are beneficiaries, trustees, and executors current?

## Anything Else You'd Like to Cover?

*Questions you want answered, or anything we haven't touched on.*

## What to Bring

*Copies are fine, and you only need what applies to you. Don't worry if you can't gather everything — we can request the rest together.*

### For our first meeting:

- Recent account statements (bank, brokerage, retirement, 529)
- Most recent federal and state tax return
- Employer benefits summary and recent pay stubs
- Insurance policies or declarations pages (life, disability, long-term care)
- Current will and any trust documents
- Social Security statement

### We'll gather these later, only if relevant:

- Cost basis information and partnership / K-1 documents
- Stock option, RSU, or restricted stock grant details
- Investment real estate and mortgage statements
- Business ownership documents and gift tax returns

*Thank you for taking the time. Come as you are — we'll take it from here together.*