WISER WEALTH MANAGEMENT

DISCOVERY MEETING CHECKLIST

WISER ITEMS

- Signed Financial Planning Agreement
- Completed Risk Tolerance Questionnaire
- Payment for half of invoice (if Flat Fee)

BROKERAGE & RETIREMENT

Provide statements for:

- Brokerage accounts
- IRAs (Traditional, Rollover, Roth, Inherited/Beneficiary, etc.)
- Simple or SEP IRAs
- 401k, 403b, 457b, etc.:
  - Your contribution percentage
  - List of your plan's investment options
  - Percentage of company match/contribution details

INCOME

- Current job income or W2
- Copy of most recent paystub
- Pension information - expected payout for single life and/or survivor options
- Social security statement (follow this link to check your info online)
- Rental income
- Part-time work in retirement (income amount and duration)

INSURANCE

- Home / auto / umbrella declaration pages
- Term life insurance (expiration date, death benefit and monthly premium)
- Permanent life insurance (cash value, death benefit and monthly premium)
- Long-term care policy
- Disability policy

COLLEGE SAVINGS

- Plan statements (529, Coverdell ESA, Minor Roth, etc.)
- Amount saving annually

ESTATE PLANNING

- Current estate planning documents (Trust, Will, Power of Attorney, Health Care Directive)

DEBT

- List of balances, interest rate, and minimum payment
- Most recent mortgage statement

PERSONAL BANKING

- Cash, checking, & savings balances with interest rates

ONLINE ACCOUNTS

- Know your logins (for you to access if more information is needed)

TAXES

- Copy of most recent tax return

FAMILY GOALS & ASPIRATIONS

For this meeting, it would be helpful to think about the future and what you want out of life. Some examples include an active lifestyle, spending time with family and friends, traveling, charitable giving, wealth preservation and legacy planning.