

**Note:** You can provide the information on bank, investment, and retirement accounts by setting up your information in our planning software, RightCapital. Let us know if you'd like to try & we can provide you an invitation.

- ☐ **Bank Accounts:** Please provide information on all your bank accounts, including checking accounts, savings accounts, and certificates of deposit:
  - Account type for each account;
  - Current balances (or average balances for accounts you use for transactions);
  - Amount you are required to maintain in checking or savings to waive service charges;
  - How much you need to keep in checking or savings accounts to support normal daily transactions;
  - Interest rates you are receiving for each account;
  - Maturity dates for any certificates of deposit.
- ☐ **Investment Accounts:** Please provide information on your brokerage and mutual fund accounts (not including retirement accounts):
  - Balances in each account;
  - Names of all investments (cash, money market funds, bonds, stocks, mutual funds) in each account, the amount you own of each investment, **and your cost basis in the investments you own;**
  - Most of this information will be provided in quarterly account statements (although they often do not provide cost basis). If you can scan statements into PDF files, we can tell you how to download them onto our secure server.
- ☐ **Retirement Accounts:** Please provide information on all the Roth or tax-deferred accounts (includes regular, rollover, and beneficiary IRAs as well as employer 401(k), 403(b) and other tax-deferred savings plans) that you own:
  - Include balances and investments held in each account. The easiest way to get this may be a copy of your most recent quarterly statement.
  - A full list of the investment options available to you for any accounts in employer tax-deferred plans.
  - Your current level of contributions to any account to which you are adding money.
- ☐ **Social Security:** Please get us copies of your most current estimate(s) of benefits from the Social Security website (<https://www.ssa.gov/myaccount/>). We need all pages of the statement, especially the income history.
- ☐ **Pensions:** Please provide information for any work-related pensions for which you are eligible. We will want to know how benefits are calculated, when you are eligible to collect, and the current estimate of the benefits you can collect. If there is a lump-sum option for the pension, we will want to know how much could be paid for the lump sum.
- ☐ **Estimates of Expenses:** For cash flow analysis and budgeting, we need estimates of your current living expenses, ideally segmented by major expense type (including housing, food/dining, entertainment/travel and transportation). You may need to track 3-6 months of your actual expenditures to estimate these items. If helpful, you can use the 1TaxFinancial Cash Flow Worksheet. For long term planning, we also will need estimates for any major upcoming expenses, including:
  - Education expenses;
  - Buying a new or vacation home;
  - Cars, including your normal replacement cycle for your current cars;
  - Retirement "goodies," including travel;
  - Any other significant future expenses you can foresee.
- ☐ **Assets & Liabilities:**
  - A list of significant assets: homes, vehicles, other properties, life insurance, including estimated values.
  - A list of all mortgages, credit cards, loans, outstanding medical bills or similar obligations, including: current balance, interest rate, monthly payment, term (original/remaining payments if applicable). Please include information on loans against retirement plans, even if being paid by payroll deduction.
- ☐ **Tax Returns:** Please provide copies of the last two years if not prepared by 1TaxFinancial.