



The data gathering portion will take some time on your part. Please bring to our first meeting:

- Last paycheck stubs for each of you (note number of pay periods per year)
- Settlement papers (or the following information: type of mortgage, interest rate, length of time, principal and interest payments, tax and insurance monthly payments, start date of first payment or of refinance)
- Last tax assessments (primary residence; other property)
- Auto loans, last credit card statements and all other debt obligations (i.e. student loans, mileage on vehicles)
- Insurance booklets: medical, disability, life, and others (employer or your own)
- Auto insurance policy or declarations page (for this info I'm looking for: premium amt, deductibles etc.)
- Homeowners insurance policy or declarations page (for this info: coverage type, deductibles, etc.) and also latest tax assessment and market value, if known
- Most recent Tax Return (Last year's tax return if substantially different from this year)
- Last bank statements for all accounts you have (and how accounts are titled, i.e. single, joint)
- Social security statements (they no longer come to each of you annually about 2-3 months before your birthday so data must be obtained online at [www.ssa.gov](http://www.ssa.gov))
- Quicken (or other computerized report if available) of a summary of your expenses for a twelve-month period or your check register if done manually
- Prospectus or booklets you may have on any investment choices you have for your retirement plans at work or on your own and the last statement that you received showing your fund balances
- Any other employer-provided benefits booklets or information sheets (whether you are participating or not)
- Beneficiary designations for pension (if applicable), other retirement plans, life insurance
- Any wills, power-of-attorney, medical directives, trust documents

My service to you will be from my professional financial planning knowledge and experience with a biblical perspective. I do not sell insurance or investments and I make no commissions or referral fees on any products or companies that I may recommend for implementation of your personal financial plan.

Sincerely,

Phil Bour, CFP<sup>®</sup>, NAPFA-Registered Financial Advisor<sup>™</sup> and FPA member