

What is needed to begin planning...???

Creating the foundation for a financial strategy requires an understanding of one's financial obligations, cash flow, and resources.

What that means is you must provide information about a number of financially related issues to create a clear picture of what might be expected in the future. This includes the items listed below.

The benefit of this endeavor will be your confidence that the solutions and strategies created and designed are a fit for your concerns and goals.

- Budget** – attached with this will be an Excel spreadsheet that you may use to identify your budgetary needs. Please make sure that you provide gross income. You do not need to be down to the penny on these numbers. The point is to get a good general sense of your income and your expense needs. You may enter data by month, quarter, or year, – whatever makes the most sense for you.
- Taxes** – The easiest way we know of determining tax is to have a recent tax return. Please provide a copy
- Mortgage and Loans** – Current Mortgage/Loans status including interest rate (how it might change if a variable), current amount, how much you are paying currently (e.g., are you paying additional on a regular basis), etc. are important factors to a plan design. A current statement along with a summary of the terms of each loan is needed.
- Savings and Checking** – Current or recent statements are sufficient
- Investments** (non-qualified, personal IRA's; 529; Coverdale, etc.) – recent statements on any investments you may have outside of work sponsored plans are needed. Specific information should include investment name, number of shares (if applicable), and purchase dates.

John E. Lococo & Christopher J. Lococo

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- **Work Sponsored Investments** [401(k)'s; 403(b)'s; IRA's] – a recent statement of your current work sponsored investments including:
 - What you are invested in (shares, percentage, amount)
 - A listing of your Employer Plan's available funds
 - A summary description of how the Employer Plan works/is designed
- **Stock Options** – Please provide a detailed description of the specific options that are provided to you. This is typically in the form of a yearly offer letter or a summary of offers that have been made to you and will include Date of the Offer; Amount of Stock Offered, Vesting Period, Value, Offer End Date, etc.
- **Employer Offered Benefits** – Please provide your employer's description of the benefits provided to you including Life insurance; Disability (both short and long term); etc.
- **Personal Insurance Coverage's** – copies of the face pages for any personal coverage you may have.
- **Wills & Trusts** – Please provide copies of current wills and trusts as these will identify specific issues that may need to be planned around.

Please know that this is a starting point and that other information may be required to complete the foundation of your planning.

Of course, you may contact us at the numbers below for any clarification you may require.

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