

REINVENTING *MI* RETIREMENT

achieving financial security to last a lifetime

*In preparation for your confidential one-on-one financial review, please complete this **Topic, Supporting Documents and Question** sheet and bring it with you on October 20, along with your completed **Income, Assets and Liabilities** worksheet.*

Instructions: Choose ONE topic below for your confidential 15-minute one-on-one financial checkup. Beneath each topic are suggested supporting documents you may choose to bring with you. For your protection, remove (black out or cut off) all personal information and account numbers. Write out your most important question (#1 Question) and a possible second question (#2 Question) on the same topic. Bring this completed form with you to the conference. **For ALL topics, complete and bring your Income, Assets and Liabilities worksheet with you.** (Note: You may pre-register for one (1) one-on-one financial checkup. If you would like a checkup for more than one topic, you will be able to sign up for an additional checkup/topic onsite. Print and complete a copy of this form for each topic of interest and bring them with you on October 20.)

- Budgeting** – bring completed *Income, Assets & Liabilities* worksheet with you, and perhaps:
 - List of monthly expenses
- Credit & Debt Management** – bring completed *Income, Assets & Liabilities* worksheet with you, and perhaps:
 - List of monthly expenses, and
 - Credit report: available at no cost at www.annualcreditreport.com
- Housing & Lending** – bring completed *Income, Assets & Liabilities* worksheet with you, and perhaps:
 - List of monthly expenses, and
 - Credit report: available at no cost at www.annualcreditreport.com, and
 - Current statement from your lender and any other related correspondence or notices
- Tax Planning** – bring completed *Income, Assets & Liabilities* worksheet with you, and perhaps:
 - 2013 state and federal tax returns
- Social Security Planning** – bring completed *Income, Assets & Liabilities* worksheet with you, and perhaps:
 - Your Social Security benefit statement <http://www.ssa.gov/myaccount/>
- Insurance Planning** – bring completed *Income, Assets & Liabilities* worksheet with you, and:
 - Insurance policies or statements
- Estate Planning** – bring completed *Income, Assets & Liabilities* worksheet with you, and perhaps:
 - Will or trust
- Investing: Pre-retirement** – bring completed *Income, Assets & Liabilities* worksheet with you, and perhaps:
 - Brokerage, IRA, and employer-sponsored retirement plan statements
- Investing: Post-retirement** – bring completed *Income, Assets & Liabilities* worksheet with you, and perhaps:
 - Brokerage, IRA, and employer-sponsored retirement plan statements

#1 Question: _____

#2 Question (if time permits):

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*In preparation for your confidential one-on-one financial review, please complete this **Income, Assets and Liabilities** worksheet and bring it with you on October 20, along with your top two questions (written).*

Household Income

Annual Earned Income (wages/salary) \$ _____ gross

Other Income (gross) **Amount:**

- Social Security \$ _____
- Pension benefits \$ _____
- Annuity payments \$ _____
- Interest income from investments \$ _____
- Dividend income from investments \$ _____
- Child / Spousal support \$ _____
- Other: _____ \$ _____
- Other: _____ \$ _____

Total Other Income \$ _____ gross

Total Annual Income: \$

Earned Income (gross) + Total Other Income (gross)

Assets, Liabilities and Net Worth

<u>Assets</u>	<u>Value</u>	<u>Liabilities</u>	<u>Balance</u>
Cash Accounts			
▪ Checking	_____		
▪ Savings	_____		
▪ CD(s)	_____		
▪ Money Market(s)	_____		
Personal Use Assets			
▪ Residence(s)	_____	Mortgage(s)	_____
▪ Auto(s)	_____	Auto Loan(s)	_____
▪ Other _____	_____	Other _____	_____
		Credit Card(s)	_____
Investment Assets			
▪ Brokerage Account(s)	_____	Margin Account(s)	_____
▪ Mutual Fund Account(s)	_____	Retirement Plan Loan(s)	_____
▪ Annuities	_____	Other _____	_____
▪ IRA(s)	_____		
▪ 401(k), 403(b), 457	_____		
▪ Other _____	_____		
Total Assets	\$ _____	Total Liabilities	\$ _____

Total Assets – Total Liabilities = Net Worth **Net Worth:** \$