10 Topics We Discuss at Our Initial Meeting

1. Your Future

We focus on your future by asking where you want to be in five years, 10 years, etc.

2. Your Challenges

What opportunities and challenges do you face now and in the future? Where are you at in the Dave Ramsey process? What baby step are you on?

3. Your Relationships

What type of financial relationships do you have with your children, parents, and loved ones?

4. Your Financial Goals

What are all the accomplishments you wish to achieve?

5. Your Values

What are your core values about money? What is the bottom line? What is the one thing that you need your money to do for you and how? For example: “Provide a guaranteed income for so my spouse can have a comfortable retirement after I pass.” Or, “Provide for the financial future of our children."

6. What Are Your Current Assets and Liabilities? What Is Your Budget?

- Personal Assets
- Homes
- IRAs
- 401k
- TSP
- Pension
- Salary
- Stock Options
- Savings
- Other Accounts
- Debt
- Budget
- Social Security

Bring your budget and any financial statements that you have to our initial meeting.

7. The Advising Process

How do want us to interact with you? For example, do you want a hands-off approach so they can focus on work and family, or a more involved approach to investing? How often do you want us to contact you? And by what method?

8. Current Professional Relationships

What type of professionals are you currently working with?

- CPA
- Attorney
- Broker

9. Financial Issues

What types of financial issues do you see? For example:

- No retirement strategy in place
- Excessive cash positions
- Unmanageable number of accounts and holdings
- Concentrated stock position
- Imbalance of family resources between owners

10. Other Issues – Everything Else

Some examples may include:

- Unfunded revocable living trusts
- No coordinated retirement account beneficiary planning
- Large personal liability exposure with real estate
- Goals and resources misaligned
- Long-term care exposure

By truly getting to know our clients in almost every aspect of their life, we can better serve you. This process will allow us to help organize your financial details and begin to piece together a meaningful portfolio to help you align your future goals with your present actions.

Texas Retirement Planners