

The Envision® Process

Checklist

Things to Bring With You:

Investment accounts

Current statements showing value and positions (stocks, bonds, mutual funds, CDs, money markets, etc.)

Bank accounts

Current statements showing value and positions (CDs, money markets, etc.)

A list of your other assets

Current statements showing value, if available (homes, personal property, rental property, collectibles, etc.)

A list of your liabilities

Current statements showing value, if available (debts, mortgages, loans, etc.)

Life Insurance Policies

Life, long-term care, etc.

Social Security information

Statements you may have received with an estimate of earnings at retirement.

Current contributions

401(k)s, IRAs, savings accounts, etc.

Annuity information

Cash flows, income, savings, etc.

All sources of income

Salaries, pension plans, trust funds, rental income, etc.

Questions I Will Ask You:

- **When do you and your spouse/partner want to retire?**
- **How much money will you need to live on at retirement?**
- **What are your goals?**
(travel, new cars, boat, vacation home, etc.)
- **Do you anticipate any inheritances?**
- **How will medical costs impact your plan?**
- **How would you fund an emergency or unexpected need?**
- **Do you plan to make any major purchases within the next 12 months?**

Investment and Insurance Products Are:

- Not Insured by the FDIC or Any Federal Government Agency
- Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate
- Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested