O'CARROLL Financial Planning
1786 Savannah Way San Marcos, CA 92069

In our initial meetings it is helpful for a client to have reviewed, have access to, or to have considered the following documents and information.

Document and information list:

- Cost and approximate date of future major capital projects (remodeling, roof repair, auto purchase, college costs, etc.)
- Do you anticipate your life expectancy to be comparable, greater than, or less than average?
    - How do you consider your general health?
    - What were you parents' ages at death, or their current ages?
    - What were your grandparents' ages at death or current ages?
- Full Insurance Policies/Contracts
    - Long-Term Care insurance (annual benefit, waiting period, duration, benefit limits)
    - Disability insurance (long-term or short term, premiums and who pays them, annual benefit, waiting period, duration, benefit limits)
    - Life insurance (policy type, premiums, policy coverage amounts, term and cash values if applicable)
    - Homeowners or Renters Insurance (premiums, liability coverage limits, replacement cost, building code change coverage, inflation coverage, etc.)
    - Earthquake insurance (premium, deductible, structure replacement value, building code upgrade coverage, contents replacement value, loss of use, etc.)
    - Auto insurance (premiums, liability, medical payment to others, property damage, etc.)
    - Umbrella liability (coverage and premium)
    - Any other insurance policies
    - Rental real estate owners' insurance (premiums, liability coverage limits, replacement cost, building code change coverage, inflation coverage, etc.)
- Account Statements:

- Retirement accounts (IRA, 401(k), 403(b), SEP, SIMPLE, 457, pension, deferred comp, etc.)
  - For 401k's, confirm with your HR or plan administrator if your account offers a self-directed brokerage option (SDBA) and the overview of that (allocation limits, timing, cost, etc.)
- Brokerage accounts (Trust accounts, individual accounts, joint tenant, etc.)
  - Including cost basis for these investments
- Other non-retirement investments NOT held in a brokerage account (mutual fund accounts, limited partnerships, REITs, oil & gas partnerships, etc.)
- Bank (checking, savings, money markets, CDs, etc.)
- Stock certificates NOT held in a brokerage account (registration/ownership, stock symbol, certificate #, number of shares, etc.)
- Stock options, and related statements (vesting schedules, limits on exercise, approximate value, custodian, registration, etc.)
- Other income sources, and related documentation for them (pension, disability, alimony, annuity or other structured payments, royalties, investment income, etc.)
- College funds (UTMA/UGMA or 529) Current statements, ongoing contributions, age of beneficiaries.
  - Routine contribution amounts to all of these accounts

- Family Documents:
  - Driver's license or comparable government identification
  - Tax returns for the last two years
  - Property tax statement (most recent)
  - Two most recent paycheck stubs
  - W2(s) from previous year
  - Social Security benefit statements
  - Trust/Will or other estate planning documents, and date they were last reviewed or updated
- Debt statements:
  - Auto lease payments (payment amount, original term, remaining payments)
  - Auto loans (payment, interest rate, original balance, remaining balance, original term)

    - Mortgages (original balance, interest rate, original term, current payment, remaining balance)
    - Mortgages on rental real estate (original balance, interest rate, original term, current payment, remaining balance)
    - Loans on other assets (original balance, interest rate, original term, current payment, remaining balance)
- Property:
    - Privately held businesses (entity type, estimated value, ownership %, passive vs active participation, compensation, etc.)
    - Vehicles owned (year, make, model, and estimated odometer)
    - Real estate owned (original cost, purchase date, approx. value)
    - Rental real estate owned (original cost, purchase date, approx. value, mortgages owed, current rental income and length of lease, avg annual expenses, etc.)
    - Other assets (boats, planes, RV, trailers, etc.)
    - Jewelry owned (purchase value, insured value, last appraisal)
    - Collections (coins, stamps, precious metals, artwork, rare books, etc., please provide estimated value and date of last appraisal)
- Professionals you work with:
    - Estate planning attorney's contact info
    - CPA/EA/tax preparer's contact info
    - Any other professionals you work with
    - Do we have permission to talk with these professionals regarding you and your non-public information? (We will prepare a permissions form for this)
- Any other important parts of your life and financial outlook