

Prior to your first conversation with your Cerity Partners financial coach/advisor, it's always helpful to gather some basic information about you and your family's financial circumstances. Your coach/advisor will refer to this information as you begin discussing ways to improve your overall financial wellness.

Below is a list of items you should have prepared:

*(If you are planning jointly with a spouse or partner, you should include the same information for both of you)

BUDGET

- » Copy of your household budget, if you use one
- » Estimates of your monthly expenses
- » Gross annual salary for you and spouse if planning jointly

SAVINGS MANAGEMENT

- » Checking account balances
- » Savings account balances and monthly contributions
- » College savings accounts and monthly/annual contributions
- » Brokerage account balances and monthly contributions

ESTATE PLANNING

- » Last update on will or trust
- » What documents are included in estate plan
- » How are accounts titled and beneficiaries if applicable

INSURANCE PLANNING

- » Insurance products
 - » Monthly/annual premium
 - » Term
 - » Benefit amount
 - » Exclusions

RETIREMENT PLANNING

- » Employer-sponsored retirement account balances and contribution amounts
- » Individual retirement accounts
- » Spouse's employer match if applicable
- » Any other retirement account information

DEBT MANAGEMENT

- » Credit cards, student loans, personal loans, car loans:
 - » Balances
 - » Interest rate
 - » Minimum monthly payment
 - » Actual monthly payment
- » Mortgage
 - » Balance
 - » Interest rate
 - » Monthly payment
 - » Loan term
 - » Approximate equity
- » Kiewit stock loan
 - » Current balance
 - » Interest rate