

## FIRST MEETING REQUIREMENTS

*To make our first meeting as beneficial as possible, please bring the following items with you:*

**Your Barbados ID, passport, a driver's license or other government issued photo ID**

**Recent statements for all of your financial accounts, including:**

- Checking & Savings Accounts
- Credit Union savings
- Money Market Funds
- Mutual Funds
- Share statements or a list of shares held
- Immediate or Deferred Annuities
- RRSPs and other retirement/pension accounts
- Trust or Managed Accounts
- Business ownership
- Brokerage accounts
- Provide a list of any savings bonds or other bonds you have in a safety deposit box or other personal possessions

**Information on real estate, including:**

- Current value
- Type of mortgage, interest rate, remaining balance, remaining term, monthly payment

**Employer booklets describing employer-provided:**

- Insurance (life, health, critical illness, disability income)
- Pension or retirement plans
- Any other employee benefits, such as stock options or deferred compensation plans

**Individual Insurance policies, including:**

- Life Insurance
- Health Insurance
- Disability
- Critical Illness

**A copy of your most recent tax return**

**A copy of your most recent Pension Statement, if available**

**A list of any other financially-valuable assets not mentioned above**

**A list of debts, including interest rate , term, amount owed, for such debts as:**

- Credit Cards
- Car Loans
- Other Personal Loans
- Student Loans
- Other

**Be prepared to tell us about your wills and trusts (such as the extent of estate planning you've done, dates created, primary goals)**

**Please consider these questions so that you have answers to them in the discussions:**

1. How much money do you spend each month and on what?
2. What is your total monthly income? (List all sources and amounts, including variable compensation)
3. How much money do you contribute to savings, investments or retirement? (List accounts, amounts and frequency)
4. Do you anticipate incurring any major one-time expenses in the foreseeable future? (List items, costs and dates likely to be incurred)
5. Do you anticipate any major one-time receipts of income? (List amounts, sources and dates expected)
6. What decisions have you made (or will you make) with respect to:
  - The lifestyle you want to have when you are working
  - The lifestyle you want to have when you are no longer working
  - Your choice of career, including working for yourself
  - Protecting your assets
  - Marriage
  - Children
  - Use of debt
  - Handling risks?