

BEFORE WE MEET

Your First Conversation

Pre-Meeting Worksheet

Before we meet, I would love to understand where you are - not just your numbers, but what you want your life to look like. There are no wrong answers here, and estimates are perfectly fine.

How to use this worksheet: Complete what you can, skip anything that does not apply, and return it before our meeting so I can come prepared. Please do not include account numbers, passwords, or Social Security numbers.

About you

FULL LEGAL NAME

PREFERRED NAME

DATE OF BIRTH

PHONE

EMAIL

OCCUPATION / EMPLOYER

MARITAL STATUS

☐ Single ☐ Married / partnered ☐ Divorced ☐ Widowed ☐ Prefer not to say

SPOUSE / PARTNER NAME, IF APPLICABLE

SPOUSE / PARTNER DATE OF BIRTH

ARE YOU RETIRED?

☐ Yes ☐ No ☐ Partially

IF NOT FULLY RETIRED, WHEN DO YOU HOPE TO RETIRE?

Your retirement vision

A strong plan starts with the life you want your money to support. Write in your own words; the details matter more than polished answers.

DESCRIBE YOUR IDEAL LIFE IN RETIREMENT. WHAT DOES A GREAT WEEK LOOK LIKE?

WHAT EXPERIENCES, TRAVEL, FAMILY TIME, OR PROJECTS MATTER MOST TO YOU?

GO-GO YEARS

What do you want to do while you have the most energy and flexibility?

SLOW-GO YEARS

How might your pace, home, travel, or support needs change?

NO-GO YEARS

What would help you feel secure, comfortable, and well cared for?

My retirement goals

List the three outcomes you most want your retirement plan to make possible.

1

2

3

WHAT WOULD "GETTING THIS RIGHT" LOOK LIKE 10 YEARS FROM NOW?

What concerns you most?

PRIORITIES

Check every statement that feels relevant. Then place a star beside the three concerns you most want us to address first.

INCOME CONFIDENCE

- ☐ I need to determine if I am financially prepared for retirement.
- ☐ Reliable, ongoing income is important to me.
- ☐ I need an income plan that will replace my paycheck.

INVESTMENTS & RISK

- ☐ I am not sure if my investments will support my retirement lifestyle.
- ☐ Am I taking too much risk with my retirement accounts?
- ☐ I do not want to lie awake when the market drops.

PROTECTION & INDEPENDENCE

- ☐ My goal is not to beat the market - it is to protect my independence.
- ☐ I want a plan that includes tax strategies.
- ☐ I need to take action and get my retirement affairs in order.

LIFESTYLE & ENJOYMENT

- ☐ I want my plan to include income to fund extras and enjoyment.
- ☐ I want to have funds available for healthcare in my elder years.
- ☐ Once I retire, I do not want to go back to work.

CLARITY & CONTROL

- ☐ I want to consolidate my accounts and bring order to my investments.
- ☐ I am not skilled at investing in the stock market.
- ☐ I have talked to so many advisors, I have confused myself.

FAMILY & FRESH STARTS

- ☐ I want to be sure my spouse or partner will be okay financially.
- ☐ I wish to leave a legacy to my children or someone else.
- ☐ I am playing catch-up after a divorce.

OF THE CONCERNS YOU CHECKED, WHICH ONE FEELS MOST URGENT - AND WHY?

WHAT HAVE YOU ALREADY TRIED TO ADDRESS IT?

What your life costs

INCOME GAP

Your best estimate is enough. This snapshot helps us compare the lifestyle you want with the income you can count on.

CURRENT MONTHLY LIFESTYLE COST

DESIRED MONTHLY RETIREMENT SPENDING

Estimated monthly expenses

CATEGORY	TODAY	IN RETIREMENT
Housing and utilities	\$	\$
Healthcare and insurance	\$	\$
Transportation	\$	\$
Food and household	\$	\$
Travel, hobbies, and enjoyment	\$	\$
Family support and giving	\$	\$
Debt payments	\$	\$
Other	\$	\$
Estimated monthly total	\$	\$

WHAT LARGE OR UNUSUAL EXPENSES DO YOU EXPECT IN THE NEXT 5-10 YEARS?

Examples: a home purchase or renovation, family support, travel, healthcare, vehicles, or education.

EMERGENCY SAVINGS AVAILABLE

DEBT YOU WANT TO ELIMINATE BEFORE RETIREMENT

Your predictable income

INCOME SOURCES

List income you receive now or expect later. If you are not sure of an amount or start date, mark it as an estimate.

INCOME SOURCE	MONTHLY AMOUNT	START DATE / AGE	WHOSE INCOME?
Social Security	\$		
Spouse / partner Social Security	\$		
Pension	\$		
Spouse / partner pension	\$		
Rental income	\$		
Part-time or business income	\$		
Other steady income	\$		
Estimated monthly total	\$		

DESIRED MONTHLY RETIREMENT SPENDING

ESTIMATED PREDICTABLE MONTHLY INCOME

ESTIMATED MONTHLY INCOME GAP, IF ANY

How do you want to generate retirement income?

Choose the statement that feels closest to your preference today.

- ☐ I am comfortable taking monthly income from stock market investments, understanding I may need to take less when the market drops.
- ☐ I want reliable monthly income that stays consistent regardless of the market.
- ☐ I would like no risk on my income - guaranteed investments only.

WHAT WOULD MAKE YOU FEEL CONFIDENT THAT YOUR INCOME WILL LAST?

Your accounts

THREE TAX BUCKETS

Approximate balances are fine. Do not include full account numbers. If you need more room, attach a separate list.

TAXABLE Bank, brokerage, cash, certificates of deposit

INSTITUTION	ACCOUNT TYPE	OWNER	APPROX. BALANCE
			\$
			\$
			\$

TAX-DEFERRED Traditional IRA, 401(k), 403(b), pension balance

INSTITUTION	ACCOUNT TYPE	OWNER	APPROX. BALANCE
			\$
			\$
			\$

TAX-FREE Roth IRA, Roth 401(k), health savings account

INSTITUTION	ACCOUNT TYPE	OWNER	APPROX. BALANCE
			\$
			\$
			\$

REAL ESTATE, BUSINESS INTERESTS, OR OTHER ASSETS

LOANS OR OTHER MAJOR LIABILITIES

ARE THERE ACCOUNTS YOU WOULD LIKE TO CONSOLIDATE OR SIMPLIFY?

Let's talk about your bias

YOUR ASSUMPTIONS

Your outlook influences the choices that feel comfortable. There is no “right” answer - the goal is to understand the assumptions you are bringing into the conversation.

1. The market

When you think about the stock market over the next 10-20 years, how do you feel?

☐ Very pessimistic	☐ Somewhat pessimistic	☐ Unsure	☐ Somewhat optimistic	☐ Very optimistic
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WHAT MAKES YOU FEEL THAT WAY?

2. Taxes

What do you expect to happen to your personal tax rate in retirement?

☐ Go up ☐ Stay about the same ☐ Go down ☐ I am not sure

WHAT ARE YOU BASING THAT ON?

3. Legacy money

Which statement is closest to how you feel?

☐ Leaving a meaningful legacy to family or causes I care about is important to me.

☐ I would like to leave something behind, but my own lifetime needs come first.

☐ I intend to spend and enjoy my money during my lifetime.

☐ I am not sure yet.

Your planning context

RISK & READINESS

Your long-term approach

Choose the statement that best describes you today.

- ☐ Grow aggressively - pursue maximum returns while accepting higher risk.
- ☐ Grow at a moderate pace - participate in the market with dampened ups and downs.
- ☐ Keeping the money I have is my first goal; growth is second.
- ☐ Safety of my income is my only concern.

WHAT WORRIES YOU MOST ABOUT THE MARKET?

WHAT ARE YOUR TOP THREE MONEY QUESTIONS?

DOES YOUR PLAN NEED TO WORK IF YOU LIVE TO 95?

- ☐ Yes ☐ No ☐ Not sure

IF THERE IS SUDDENLY ONLY ONE OF YOU, WHAT MUST THE PLAN PROTECT?

HEALTHCARE OR CAREGIVING NEEDS WE SHOULD CONSIDER

Estate and advisory picture

DOCUMENTS CURRENTLY IN PLACE

- ☐ Will ☐ Trust ☐ Power of attorney
☐ Not sure / none

DO YOU CURRENTLY WORK WITH A FINANCIAL ADVISOR?

- ☐ Yes ☐ No ☐ Previously

HOW DID YOU HEAR ABOUT BLUE SKYE FINANCIAL?

WHO ELSE SHOULD BE PART OF THE PLANNING CONVERSATION?

One last thing

WHAT MATTERS MOST

Every situation has something that makes it unique - the detail that does not fit neatly into boxes. What is the one thing about yours that I should understand before we meet?

ANYTHING ELSE YOU WANT ME TO KNOW OR PREPARE FOR?

COMPLETED BY

DATE

BEFORE OUR MEETING

Return this worksheet so I can review it and come prepared. Please share documents only through the secure method provided to you; do not email account numbers, passwords, or Social Security numbers.

Thank you. The more I understand going in, the more useful our first conversation can be.