



What to bring to your initial meeting...

In order for us to make the best use of our time together we ask you to *try* and bring the following things with you. *Do NOT worry if you can't locate any of the items – we will review what may still be needed at our meeting.*

Prior Estate Planning documents: this would include wills, living wills, powers of attorney, health care proxies and trusts. It is helpful to us to see what type of planning you have done in the past. We need to make sure all of the documents are up to date and/or changed according to your current needs and the current laws.

Real Property Deeds: this includes the deed to your primary residence, secondary home, vacation property and a deeded time share unit. We need to know if the property is deeded in your name, jointly with someone else or possibly in a trust. Please also bring the associated real estate tax bill. This is very important for protecting this most vital asset.

Financial Statements: bring statements with you for banking, brokerage accounts, stocks, bonds, IRA/401k retirement accounts, annuities and mutual funds. These accounts are used for Medicaid eligibility and future asset and income protection.

Income statements including: salary, pension, social security income, investment income or any other type of income you receive. You can bring your recent income tax return if that's easier. Solid planning for the future is based on your current income. This is especially true for Medicaid eligibility and protecting your assets.

Life Insurance policies; believe it or not the cash value in your life insurance policy counts towards Medicaid eligibility. It's your money and we want to be sure to cover it in our planning for you.

Long Term Care Insurance: there are many variables that make up a solid LTCI policy but unfortunately most folks have a less than solid policy. Please bring at least the Declarations page and call for updated daily benefit amounts so we can best advise whether your policy is sufficient or if asset protection is still recommended.

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Medicare Advantage or Supplemental/Medigap Policies: These policies can be very helpful and it's important for us to know what medical coverage you have.

Agreements: do you own a business with a partner or have a marital agreement with your spouse? Many people forget they have signed these types of documents but they can limit or expand your property rights so we will need to review for planning purposes. Also, please bring any Pre-Need Funeral Agreements you have.

We request that all decision makers attend the meeting if possible so that we can discuss and try to resolve all of the important issues that will certainly come up. And finally, we do accept credit cards for the payment of fees however, we recommend that you bring your check book so as to avoid those additional processing charges.