



Please budget about 90 minutes for the financial planning session. Our financial planning process doesn't require that you gather detailed income or expense data, but a little prep will be helpful. If the day of our session arrives and you don't have all the information, come anyway. We'll have a discussion that you will find enlightening, and we can refine the numbers later.

How to Prepare for the Cashflow Fingerprint® Financial Plan

One number that is important to know is Recurring Spending, and we have a method to get it easily.

A) Recurring Annual Spending and Other Expenses

Look at your total spending per your credit cards and bank statements for the last 6 or 12 months.

- 1) Separate out your mortgage payments, loan payments, income tax payments, educational expenses (if applicable), and any significant expenses that are one-time, temporary, or will not continue for the rest of your life.
- 2) Recurring annual spending is what remains. It's everything else including vacations and entertainment. It represents the standard of living we want to maintain for you.

B) Income

- 1) Gross pay and deductions from pay like health insurance and 401(k) contributions
- 2) Employer's 401(k) matching rules and bonus provisions if applicable
- 3) If you own a business, net income of the business
- 4) If you have a pension from your present or past employment, the projected benefit in retirement
- 5) Anticipated Social Security benefit
- 6) Other income such as annuities, rental income, etc.

C) Cash, Investments, Property

- 1) Statements or screen-shots for 401(k), IRA, and other investment accounts showing the recent balances and holdings or allocations
- 2) Contributions to investment accts., ex. 401(k)s including co. match, taxable accounts, IRAs
- 3) Value of other property like rental properties, raw land, boats, 2nd homes, etc.

D) Deductions and Exemptions

- 1) If you're an itemized filer, this information is on the 1st two pages of your most recent tax return. Please feel free to bring or email (via a secure link we'll provide) your most recent tax return so we can help you calculate your total deductions and exemptions.

We also need your and your spouse's (if applicable) dates of birth. That's it. If you have other significant cash flows, identify them for us, and we will be well prepared for a productive session!
Thanks!

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