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Retirement Planning Checklist

Gathering the information checked below will assist in completing a Personal Financial Profile. The completed profile will be used in the development and analysis of your comprehensive financial plan.

- Investment Statements (Brokerage Accounts, Savings, Checking, CDs, Notable Collections)
- Company Provided Retirement Accounts / Pension Plans / Option and Stock Plans
- Social Security Benefits Information
- Will and/or Living Trusts Information (Last Updated, Beneficiaries, etc.)
- Real Estate (Current Market Value, Outstanding Mortgage Balances, Terms of Loan)
- Insurance Policies (Life, Health, Disability, Long-Term Care)
- Any Trusts you are beneficiary of, or trustee of
- Tax Information (Filing Status, Effective Tax Rate) – Last year's returns
- Anticipated Retirement Date
- Retirement Income Need (Annual After-Tax Dollar Amount monthly or Annual)
- Earned Income
- Child Education Planning Information and Costs
- Liabilities (Consumer Debt, Home Equity Loan)
- Other Expenses

Notes and/or Other Considerations:

Tax laws are complex and subject to change. This information is based on current federal tax laws in effect at the time this was written. Morgan Stanley Smith Barney LLC, its affiliates, and Financial Advisors do not provide tax or legal advice. Clients should consult their tax advisor for matters involving taxation and tax planning and their attorney for matters involving trust and estate planning and other legal matters.

Insurance products are offered in conjunction with Morgan Stanley Smith Barney LLC's licensed insurance agency affiliates. Since life insurance is medically underwritten, you should not cancel your current policy until your new policy is in force. A change to your current policy may incur charges, fees and costs. A new policy will require a medical exam. Surrender charges may be imposed and the period of time for which the surrender charges apply may increase with a new policy. You should consult with your own tax advisors regarding your potential tax liability on surrenders.

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