

For customers

# Advice **Makes Sense**

Your first meeting with  
a financial adviser – your checklist



Congratulations.  
You've set up your first meeting  
with your financial adviser.

Does the prospect seem a little daunting? Unsure what to do before your first meeting? Well it needn't be with our handy step by step checklist.

If you follow the steps below you'll be prepared in no time at all.



**Check off as you complete**

Remember to bring:

 <p>1. Personal contact information</p>	<p>Up-to-date contact information – phone, email and address details.</p>	<input type="checkbox"/>
 <p>2. Identity evidence</p>	<p>A passport or other photo ID, like a driving license, and a utility bill or bank statement dated within the last three months.</p>	<input type="checkbox"/>
 <p>3. Pension statements</p>	<p>Your most recent pension statement, as well as any initial documents you've received from your current pension scheme. It's worthwhile bringing information from older pension schemes if you're thinking about bringing together your pension pots. However this can always be brought to future meetings. Bring along a copy of your BR19 state pension statement if you're currently receiving a state pension.</p>	<input type="checkbox"/>
 <p>4. Savings and investment statements</p>	<p>The most recent statements you've received from any savings or investments you may have.</p>	<input type="checkbox"/>
 <p>5. Asset and liability information</p>	<p>What major assets do you own, if any? This could be anything from premium bonds to paintings. Are you a guarantor of your child's rental property, for example? Have you given someone a loan?</p>	<input type="checkbox"/>



 <p>6. Insurance information</p>	<p>This could include home, buildings, content, car, life or critical illness insurance.</p>	<input type="radio"/>
 <p>7. Current employee benefit package details</p>	<p>If you're not self-employed, your company will have enrolled you in a pension scheme and they may offer other benefits such as life insurance, critical illness, income protection, healthcare and bonus schemes. Bring this information, alongside your most recent payslip for tax purposes. If you're self-employed bring details of your income from last year, as well as last month's income.</p>	<input type="radio"/>
 <p>8. A copy of your will</p>	<p>Current details of your will and it's executor, if you have one, as you might like to discuss inheritance tax planning.</p>	<input type="radio"/>
 <p>9. A list of all regular outgoings as well as any regular incomings</p>	<p>Regular outgoings include mortgage/rent payments, council tax, electricity/gas, digital television bills, phone bills, car loan or credit card payments.</p> <p>Variable outgoings can include grocery shopping, petrol, clothes, dining out and entertainment.</p> <p>For any loan debt make sure you note down the interest rates and the date you expect the loan to be paid off. You may have regular income coming in from a hobby, for example, or rent from a flat you let out.</p>	<input type="radio"/>
 <p>10. A list of your goals and any concerns</p>	<p>The most important bit. What do you want to achieve from working with a financial adviser? What are your hopes and dreams for the future? Not only for yourself but for your family. What financial-related concerns do you currently have?</p>	<input type="radio"/>

By the end of your first meeting you should have a clear understanding of everything you've discussed, including next steps. However please don't be afraid to ask questions. You don't want to leave the meeting feeling unsure about anything at all.

In-depth planning, including monthly savings plans for each of your goals tend to happen over coming meetings.

**We hope you find your first meeting with an adviser useful and that this is the start of a great relationship with financial advice for many years to come.**

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