

“When preparing for the future, all you can control is how well you’ve planned” - Tom Foley



HIGHTOWER OMAHA CLIENT CHECKLIST

You have your own wealth goals and unique definitions of success. Hightower Omaha takes a holistic approach that starts with you. Wealth management is about more than money, it's about you and how your wealth can provide for your unique needs. Our goal is to help you develop the freedom to write the next chapter of your story based on your vision. In order for us to effectively understand the purpose behind your wealth and how we can be of assistance, we ask you to use this checklist and provide the documents listed below.

☐ **Investment Statements** - To give us a greater understanding of where you are compared to where you want to be, please forward copies of any outside investment statements you may have. These statements provide cost basis, tax status, and value, all of which are necessary to complete a comprehensive financial plan.



☐ **Retirement Accounts (401k, IRA, Pensions etc)** - Looking at your retirement specific accounts gives us insight not only to your investment vehicles, but also allows us to help plan for tax advantages before and after your retirement. This includes employer sponsored plans such as 401Ks, 403B's, Pension Plans, Profit Sharing Plans, and Roth IRAs.

☐ **Bank Account Balances** - Cash balances are the cornerstone to any investment plan. If you have an adequate cash cushion built up for your specific needs, you are far more likely to have a steady cycle of money to contribute to your investment portfolio. If you don't, you are more likely to incur debt charges that pull against your long-term goals.

☐ **Credit Cards and other Debt Balances** - Disclosing your debt balances helps us to understand if there are more valuable ways to allocate your available assets and cash flow. In some cases, paying off debt can be the smartest investment you can make.

☐ **Estimated House Value and Mortgage Details** - Your home is most likely your most important asset. Knowing your mortgage terms and home value allows our team to plan portfolios around and with your mortgage.





☐ **Life Insurance Policies** - Life insurance is not always a favorite topic of conversation, however for your surviving relatives it may be crucial. These investments can provide salary replacement for your family and also transfer wealth in a tax advantaged manner.

☐ **Direct Held Bond/Stock Positions** – Positions held directly with transfer agents can easily be missed in financial planning. Copies of these statements allow us to obtain a value and see how these assets fit into your overall investment plan.

☐ **Education** – Whether to further your education or a loved one's, the expense and terms can differ greatly. We are happy to help assess where education debt may be reduced, combined or paid off. Additionally, there are several investment vehicles for saving for future educational expenses that we can help you to navigate through.



☐ **Business Ownership** – Do you or a spouse own a business? Different circumstances apply to business owners. We partner with entrepreneurs to look at their distinct situation and help work with employee/employer retirement plans.

☐ **Philanthropy** – How to tell your story... We understand wealth is more than money, it's freedom, security, philanthropy, legacy and balance. Do you have a driving passion for your place of worship, a health mission, a community effort, an educational facility, or maybe you want to start your own legacy? Hightower Omaha is here with resources and tools to help support and navigate you through this process.



☐ **Bucket List**- Your goals are unique to you and we'd like to help get you checking items off that list. What's important to you? What's on your wish list? Is it adventure? Travel? Experiences? Maybe learning something new or passing along traditions? The more we learn about you and what's important, the better we can serve you. We believe and focus on achieving goals and feel this is a crucial part of investment success. What are your top 3 goals?

1. _____
2. _____
3. _____

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