oswald*financial*

Get the most out of your 1:1 meeting!

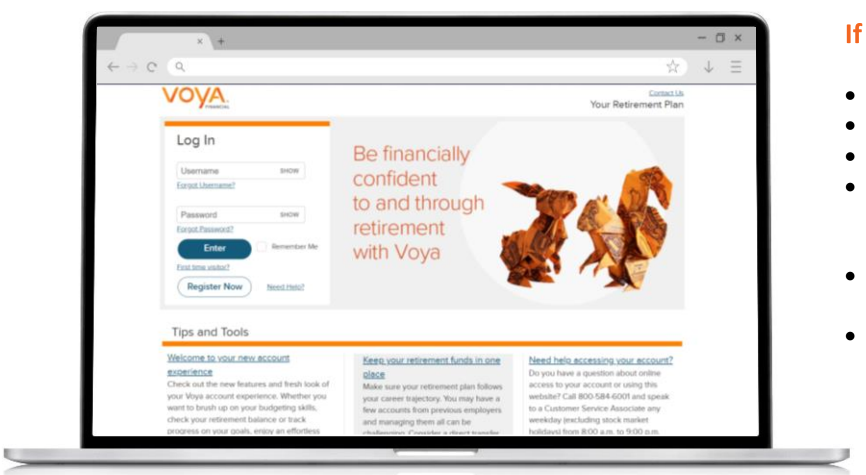
Prepare for a more confident financial future.

Thank you for signing up for your individual education meeting! We're excited that you're taking a serious step toward planning for your future. To make sure your meeting is as helpful as possible, please take a few minutes to get organized. Providing the right information upfront helps your Oswald Financial Money Coach create a clearer, more realistic retirement plan tailored to you. **Follow these 3 steps:**

1. **Save the date of your meeting.** Add it to your calendar right away. *If your meeting is virtual, make sure to include the virtual instructions provided to you!*

2. **Log into your Voya account BEFORE the meeting.** As Financial Advisors under our Money Coach Program, we do not assist with account login. Being prepared ensures we can focus fully on your questions and financial goals.

   Questions? Contact Voya directly at 800-584-6001



If you have not logged in before:

- Navigate to **voyaretirementplans.com**
- Click **Register now.**
- Select the way you would like to create your online access.
- If you prefer to use the PIN option, but have not received your PIN in the mail or cannot locate your PIN, you can request a PIN on the website or by calling customer service: 800-584-6001.
- Set up a unique username and password for use on the website and the Voya Retire mobile app.
- Provide your mobile number or an alternate email address to ensure the security of your account. This will be used for future recovery of your username or password, as needed, or if you login using a computer or device that is not recognized.

3. **Gather the following information and complete the worksheet on the back:**

   - Your current salary or recent pay stub
   - Retirement plan statements from previous employers
   - IRA or other personal savings account statements
   - Social Security statement (from ssa.gov)
   - Your spouse's retirement account information
   - Individual insurance policies: Home, Auto, Life, Disability

Additional Questions? 833-224-5660 | OswaldFinancial.com | info@oswaldfinancial.com

Complete this worksheet before your 1:1 meeting

You may fill this out for yourself, your spouse, or jointly!

INCOME

	You	Spouse
Annual Gross Income	$	$
Other Income (rental, side jobs, etc.)	$	$

RETIREMENT SAVINGS ACCOUNTS

Account Type	Current Balance	Monthly Contribution	Employer Match (if any)
Employer Sponsored Retirement Plan(s)	$	$	%
IRA (Traditional/Roth)	$	$	N/A
Other (CDs, Savings, etc.)	$	$	N/A

PROJECTED RETIREMENT INCOME

Source	You	Spouse
Desired Annual Retirement Income	$	$
Social Security (available at ssa.gov)	$	$
Pension/Annuity/Other__________	$	$

FINANCIAL PROTECTION

Type	Provider Name	Coverage Amount	Monthly Premium
Life Insurance		$	$
Disability Insurance		$	$
Homeowners/Renters Insurance		$	$
Auto Insurance		$	$

DEBT

Type	Current Balance	Monthly Payment	Interest Rate
Mortgage	$	$	%
Student Loans	$	$	%
Credit Cards	$	$	%
Auto Loans	$	$	%
Other: _____________________	$	$	%

ADDITIONAL NOTES / QUESTIONS
