Individual Consultation Document Checklist

Please have the documents listed below available when your CERTIFIED FINANCIAL PLANNER™ professional contacts you. If applicable, please also provide information pertaining to your spouse or partner. These documents will be used to provide guidance related to your financial situation. All information will be treated confidentially.

Employment

- ❑ Most recent New York City Pension Statement
- ❑ Most recent NYC Deferred Comp Statement
- ❑ Most recent annual Social Security Statement
- ❑ Most recent pay stub

Personal Legal Documents

- ❑ Will
- ❑ Trust and advanced directives
- ❑ Powers of Attorney
- ❑ Divorce/separation/pre-nuptial agreements

Investments

- ❑ Outside Brokerage/Mutual fund account statements
- ❑ Bank Account Statements
- ❑ Other Account Statements

Business Arrangements

- ❑ Buy/Sell Arrangements
- ❑ Partnership Arrangements
- ❑ Other outside business interest

Taxes

- ❑ Most recent tax return and/or summary page

Future Financial Goals

- ❑ Major Purchase
- ❑ College Funding
- ❑ ____________________
- ❑ ____________________

Cash Flow

- ❑ Mortgage statements
- ❑ Credit card and other debt statements
- ❑ Budget and/or project yearly expenses

Other

1. ____________________
2. ____________________
3. ____________________

Insurance Contracts/Policies

- ❑ Outside Annuity
- ❑ Health
- ❑ Disability
- ❑ Long Term Care
- ❑ Life
- ❑ Automobile
- ❑ Homeowners/Renters

New York City Deferred Compensation Plan
22 Cortlandt St., 17th Floor
New York, NY 10007
Tel: (212) 306-5050 Fax: (212) 306-7376
Internet: www.nyc.gov/deferredcomp

Monthly Expenses Worksheet

Use this Worksheet to organize your current monthly expenses.

Expenses		Amount
Liabilities:	Primary mortgage payment (Principal & Interest ONLY)	
	Second mortgage payment (Principal & Interest ONLY)	
	Auto	
	2nd Auto	
	1st Credit Card	
	2nd Credit Card	
	3rd Credit Card	
	Personal Loan(s)	
	Investment Loan(s)	
	Pension Loan(s)	
	Student Loans	
	Liabilities Total:	$ 0.00
Insurance Premiums	Life	
	Vehicle/Auto	
	Medical	
	Long-Term Care	
	Homeowners/Renters	
	Disability	
	General liability/Umbrella	
	Insurance Total:	$ 0.00
General Personal Expenses:	Clothing	
	Transportation	
	Utilities/Phone/Cable	
	Household	
	Children Cash, Summer camp, After school classes, School Supplies	
	Personal	
	Food (Groceries)	
	Home Maintenance & Common Charges/Association	
	Real Estate Taxes	
	Rent Payment	
	Car Expenses (repair, gasoline, etc.)	
	Commuting Expenses (Metrocard, tolls, parking etc.)	
	Childcare	
	Out-of-pocket Medical Expenses (Deductible, Co-pays, etc.)	
	Entertainment (dining out, shows, etc.)	
	Vacations	
	Gift, Birthdays	
	Pet Expenses	
	Book, Papers, Subscriptions	
	Charitable Contributions	
Print Form	Pension Contributions (414HS, 414H, STD, etc.)	
Reset Form	Union Dues	
	Miscellaneous	
	Total General Personal Expenses:	$ 0.00
	Total Monthly Expenses:	$ 0.00

FINANCIAL PLANNING AUTHORIZATION FORM

nycdcp

New York City Deferred Compensation Plan
Financial Planning Center
22 Cortlandt St., 17th Floor, New York, NY 10007
Tel: (212) 306-5050 Fax: 212-306-7376
nyc.gov/deferredcomp

Authorization for Individual Consultation Services

I authorize the New York City Deferred Compensation Plan to complete a Personal Financial Plan, as part of the Individual Consultation process, offered through MissionSquare Retirement on my behalf. MissionSquare Retirement has been contracted by the New York City Deferred Compensation Plan to offer financial planning services provided by CERTIFIED FINANCIAL PLANNER™ professionals. MissionSquare Retirement also provides investment management services, through a separate agreement with the New York City Deferred Compensation Plan, for the Plan's Stable Income Fund. I further realize that the Personal Financial Plan developed represents my situation based on the information I have provided. I understand that the projections or other information generated by the financial plan regarding the likelihood of various outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results.

New York City Deferred Compensation – Disclosure Regarding Individual Consultation Services to Be Performed

1. The CERTIFIED FINANCIAL PLANNER™ professional will contact you to review your current financial situation and discuss your goals, needs and objectives. It is your responsibility, as part of the Individual Consultation process, to gather and provide requested information and financial data to the CERTIFIED FINANCIAL PLANNER™ professional in order that the financial planner can create your Personal Financial Plan.
2. The financial planner will prepare a preliminary Personal Financial Plan. Upon completion, you will be contacted to schedule an appointment for the Individual Consultation with a financial planner.
3. The CERTIFIED FINANCIAL PLANNER™ professional will meet with you for approximately 90 minutes to review and finalize your Personal Financial Plan and discuss additional topics of personal interest.
4. The financial planner will provide you with a copy of your Personal Financial Plan at the conclusion of the Individual Consultation.
5. The CERTIFIED FINANCIAL PLANNER™ professional is not responsible for implementation, monitoring, and updating your Personal Financial Plan.

Disclosure regarding Fee for an Individual Consultation

Payment in the amount of $25.00 for your Individual Consultation is due at the time of your Individual Consultation. Payment can be made only by personal check, bank check or money order (no cash will be accepted). Check should be made payable to MissionSquare Retirement. This fee includes a one-time 90 minute individual consultation meeting with a CERTIFIED FINANCIAL PLANNER™ professional and a copy of your Personal Financial Plan. Limited follow-up or additional questions after your individual consultation must be done in writing.

Disclosures Regarding Role of the CERTIFIED FINANCIAL PLANNER™ professional

1. The Individual Consultation with the CERTIFIED FINANCIAL PLANNER™ professional is designed to provide you with educational and/or general information. The financial planner is prohibited from providing legal advice or tax advice. The financial planner is also prohibited from providing recommendations on the selection of investment options.
2. You may wish to consult a tax advisor, legal counsel, or other professional before reaching any decisions. You should seek financial advice regarding the appropriateness of any investment and should understand that statements regarding future results may not be realized. Past performance is not indicative of future performance.
3. As part of the Individual Consultation process, it is your responsibility to provide the CERTIFIED FINANCIAL PLANNER™ professional with the requested information and financial data in order that the financial Planner can create your Personal Financial Plan. If you do not provide the requested information or financial data, or if the provided information is materially incomplete or if the information provided (communicated either in writing or verbally) suggests any inappropriate activity, the CERTIFIED FINANCIAL PLANNER™ professional may refuse to continue with the Individual Consultation process, in accordance with the CFP Board's Standards of Professional Conduct.
4. The responsibility of the CERTIFIED FINANCIAL PLANNER™ professional is to adhere to the standards established in CFP Board's Standards of Professional Conduct, including the disclosure of any material conflicts of interest and the duty of care, as defined by the CFP Board. If you become aware that the conduct of the CERTIFIED FINANCIAL PLANNER™ professional may violate the Standards, you may file a complaint with CFP Board at www.CFP.net/complaint.

Over →

Disclosures Regarding Privacy

1. The CERTIFIED FINANCIAL PLANNER™ professional shall treat information as confidential except as required in response to proper legal process; as necessitated by obligations to the financial planner's employer or the New York City Deferred Compensation Plan; as required to defend against charges of wrongdoing; in connection with a civil dispute; or as needed to perform the services. With regards to the provision of financial planning services, the New York City Deferred Compensation Plan does not disclose any nonpublic participant information to anyone, except as permitted by law.
2. The CERTIFIED FINANCIAL PLANNER™ professional in concert with the New York City Deferred Compensation Plan and MissionSquare Retirement shall take prudent steps to protect the security of information and property, including the security of stored information, whether physically or electronically, that is within their control. The CERTIFIED FINANCIAL PLANNER™ professional shall return the participant's property (inclusive of any financial and/or legal documents utilized to create the Personal Financial Plan) to the participant upon delivery of the Personal Financial Plan or as soon as practicable. Any personal property that is unable to be returned to the participant will be destroyed within thirty (30) days after delivery of the Personal Financial Plan or the financial planner's last communication with the participant. For compliance purposes only, New York City Deferred Compensation Plan retains a copy of the participant's completed Personal Financial Plan, but will not share any information without the participant's consent.
3. With regards to the provision of financial planning services, the New York City Deferred Compensation Plan restricts access to nonpublic personal information about participants to the CERTIFIED FINANCIAL PLANNER™ professionals and MissionSquare Retirement administrative support personnel who need to know that information to provide services to the participant. New York City Deferred Compensation Plan maintains physical, electronic, and procedural safeguards to guard participant nonpublic personal information that comply with professional standards.

Additional Authorization

The Participant hereby authorizes and directs the Plan to permit the individual listed below to communicate with the CERTIFIED FINANCIAL PLANNER™ professionals regarding certain confidential and non-public information relating to the Participant.

Individual 1 ______________________________

Individual 2 ______________________________

I have read and understand the above authorizations and disclosures regarding the Individual Consultation process provided by CERTIFIED FINANCIAL PLANNER™ professionals offered through MissionSquare Retirement to participants of the New York City Deferred Compensation Plan.

Participant Signature: ______________________________ Date: ____/____/____

Spouse/Partner Signature: ______________________________ Date: ____/____/____

Bring this completed Authorization with you to your Individual Consultation or mail (do not fax) to:

New York City Defered compensation Plan
Bowling Green Station, P.O. Box 93
New York, New York 10274-0093

Attn: Financial Planning Center