oswaldfinancial

# Get the most out of your 1:1 meeting!

## Prepare for a more confident financial future.

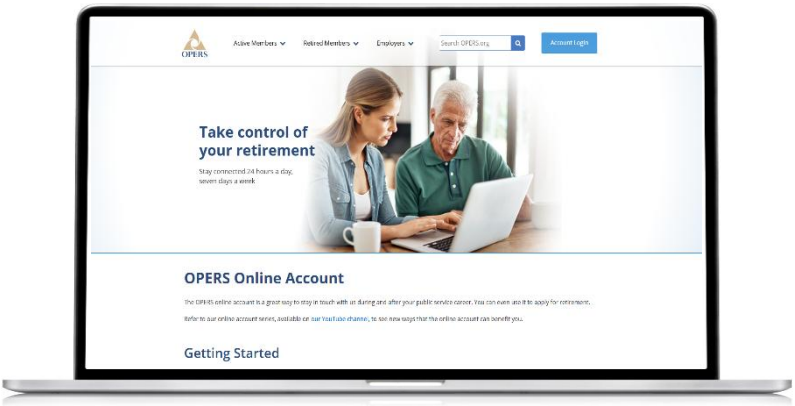


Thank you for signing up for your individual education meeting! We're excited that you're taking a serious step toward planning for your future. To make sure your meeting is as helpful as possible, please take a few minutes to get organized. Providing the right information upfront helps your Oswald Financial 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 OPERS 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 OPERS directly at 800-222-7377




### First-time login or if you're new:

- Navigate to: **www.opers.org**
- Click "Need an Account?"
- Follow the prompts to enter your information, which may include your:
  - Social Security number or OPERS ID.
  - An active email address.
- Choose a unique User ID and password.
- Confirm your identity through the multi-factor authentication process.

### Ongoing Access:

- Navigate to: **www.opers.org**
- Click the "Account Login" button, typically found at the top of the homepage.
- Enter your User ID and password to login.

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**

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# 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) | $ | $ |
| OPERS/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