



Fusco Insurance / Legacy Wise Review Preparation

Before Your Retirement Planning Conversation

Individuals organizing records and questions for their appropriate licensed or qualified professionals.

This pack does not recommend investments, insurance, rollovers, withdrawals or benefit elections. It does not calculate taxes or determine suitability.

Four checks before you proceed

Describe the questions you need answered

List the life changes, decisions and timing concerns behind the review. Separate a near-term administrative question from a financial recommendation. Record priorities in your own words and identify which professional should address them. Avoid turning an online example into a recommendation for your circumstances.

Organize source documents securely

Create an index of plan statements, benefit correspondence and relevant policy documents using masked references. Record statement dates and missing information. Keep sensitive documents in a secure process chosen by the professional. A list of account names is not a verified financial picture, and an old statement may not reflect current terms or values.

Prepare comparison questions

For a decision being reviewed, ask the appropriate professional which terms, costs, restrictions, taxes and risks need comparison. Keep the actual alternatives and source documents together. Leave calculations and suitability determinations to the responsible professional. Do not accept a sales summary as a substitute for the underlying information needed for an individualized review.

Record the professional follow-up

Summarize documents requested, explanations supplied and next actions. Preserve the actual recommendation or institution instruction rather than replacing it with a worksheet paraphrase. Record decisions only when made by the authorized person through the appropriate process. Keep unresolved questions visible and set the next review based on the actual circumstances.

Your next step

Open question	Who should answer	Next date

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