FINANCIAL ADVISOR MEETING TEMPLATE

Retirement Tax Discovery Meeting Agenda for Financial Advisors

A product-agnostic 27-minute preliminary retirement-tax discovery workflow using an available completed federal return.

Meeting date	Household reference	Advisor

Privacy and records note

This blank agenda collects and transmits no client data. Use firm-approved systems for client records, supervision, document exchange, retention, and completed notes.

Pre-meeting request list

- ☐ A completed federal income tax return, including schedules that are already available.
- ☐ A high-level list of retirement, Roth, brokerage, cash, pension, annuity, and other recurring-income sources.
- ☐ Current benefit notices or account information only when already available and permitted by firm policy.
- ☐ One or two retirement or tax-related questions the household wants the meeting to address.

Opening frame

"Today we will use the completed federal return and the information you already have to identify retirement-tax questions that may warrant further review. This is preliminary discovery, not tax preparation, a tax projection, or a recommendation. We will note missing information and involve the appropriate professionals before any decision or implementation."

Timed meeting agenda

0-3 minutes — **Frame the conversation**

Set the scope before reviewing any facts.

- ☐ Explain that the meeting is preliminary discovery, not tax preparation, a projection, or individualized advice.
- ☐ Confirm that official records and appropriate professional review will control any later analysis.
- ☐ Ask permission to note questions and missing information for follow-up.

3-7 minutes — **Confirm household and return context**

Understand whether the completed return is a useful starting point.

- ☐ Confirm the completed return year, filing status, household members, and state of residence.
- ☐ Ask whether the return reflects a typical year or a material one-time event.
- ☐ Note retirement timing, employment changes, a recent move, or other facts that may change the context.

7-14 minutes

Review the completed-return map

Identify categories that need questions, not conclusions.

- [ ] Review the visible mix of wages, interest, dividends, gains or losses, retirement distributions, pension income, Social Security, and other reported income.
- [ ] Note whether additional schedules or supporting records appear relevant but are not available.
- [ ] Identify facts that may be outdated, incomplete, inconsistent, or unusual.

14-20 minutes

Map retirement income and account flexibility

Understand the high-level mix of future income and account types.

- [ ] Ask about pre-tax, Roth, brokerage, cash, pension, annuity, rental, and other recurring-income sources.
- [ ] Ask which income continues, changes, or ends for a surviving spouse when applicable.
- [ ] Note beneficiary, estate-document, charitable, Medicare, Social Security, and insurance questions that need separate review.

20-24 minutes

Prioritize follow-up and missing information

Turn broad observations into a limited review agenda.

- [ ] Select no more than three areas that appear most appropriate for further discovery.
- [ ] Record the document, fact, assumption, or professional input needed for each area.
- [ ] Separate missing information from a low-priority result; absence of a visible signal is not proof that no issue exists.

24-27 minutes

Agree on next steps and professional handoffs

Close with ownership, boundaries, and a documented follow-up path.

- [ ] Confirm which questions the advisor will review and which require a tax, legal, accounting, investment, insurance, or other qualified professional.
- [ ] Set the next conversation only after identifying the records and participants needed.
- [ ] Document the meeting in the firm's approved systems and retain required records under firm policy.

Prioritized follow-up and missing-information record

Keep this list preliminary. Record what must be confirmed before any calculation, recommendation, filing conclusion, or implementation step.

Review area	Missing fact or document	Owner or handoff
Priority area 1		
Priority area 2		
Priority area 3		

Stop discovery and escalate when

Pause preliminary discovery when the question or available information requires deeper analysis, an implementation decision, or another professional's scope.

- [ ] The client asks for an exact tax liability, savings estimate, transaction amount, projection, or filing conclusion.
- [ ] The return or supporting information appears incomplete, inconsistent, altered, or materially different from the current facts.
- [ ] The question depends on detailed basis, entity, state, local, international, trust, estate, plan, policy, or legal-document analysis.
- [ ] A return must be prepared, amended, filed, signed, or addressed in connection with a notice, examination, or dispute.
- [ ] The discussion reaches product selection, security recommendations, suitability, legal drafting, tax elections, or implementation.
- [ ] The advisor lacks the records, authorization, professional scope, or firm approval needed to continue responsibly.

After-meeting documentation

- [ ] Record the meeting date, participants, scope, and limitations in the firm's approved system.
- [ ] List documents received, documents still needed, and any facts that require confirmation.
- [ ] Document the three selected follow-up areas without stating an unverified conclusion.
- [ ] Record professional handoffs, responsibilities, and the source of any later calculation or recommendation.
- [ ] Retain or dispose of notes, reports, and exports under firm supervision and recordkeeping policies.

Additional notes

Scope and accessible alternative

Educational advisor-workflow template. Not tax, legal, accounting, insurance, investment, or individualized financial advice. This agenda does not prepare a tax return, calculate a projection, or recommend an implementation step.

The current HTML agenda is the accessible alternative: https://retiretaxscanpro.com/resources/retirement-tax-discovery-meeting-agenda

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