

Initial Document Checklist

As part of the process to working with White Lighthouse, we ask you to please upload documents to [our client portal](#) where we have prepared a set of folders, which you can further customize as needed. Depending on each client situation, the complete list of documents will differ. The list below indicates the most common types of information we require for helping you to open investment accounts as well as for financial planning services.

Investment Management – Account Opening, Transfer, and Compliance

Passport: Photo and signature page, for all account holders/persons' names in the contract.

This is also needed for any account where you are naming a beneficiary. For instance, if you have any children and will name them as a contingent beneficiary on an IRA account, please provide the first two pages of their passport as well.

Utility Bills*: One utility bill in the name of each individual opening an account (or one in joint name), showing account holder name(s), and your home and legal address.

Acceptable utility bills include power, gas, water, etc. They will not accept cell phone or cable bills.

The bills need to be dated within 60 days.

**Utility bills may not be needed in some circumstances such as linking an account. Each custodian has different workarounds for couples, adult children, etc. where a utility bill may not exist in one person's name. We will review with you, as needed.*

Bank Statements*: One bank statement in the name of each individual who will be opening an account (or one statement with both names for a joint account).

The statements need to be dated within the past 60 days.

Investment Account Statements: The most recent statements showing the funds that you will transfer or the accounts you will link to our management.

This includes individual/joint accounts, IRAs, Roth IRAs, etc.

Financial Planning Documents

Account Statements / Personal Balance Sheet, retirement accounts, annuities, pensions, etc.

We have a basic template for the budget and balance sheet ([click to download](#)), which can be customized for more in-depth planning with multi-currency, etc.

Tax Returns: Most recent US and foreign tax returns.

Salary Certificate(s) & Certificate(s) of Withholding

Non-US Retirement Accounts (e.g. 2nd & 3rd Pillar Statements): Most recent statements available.

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Stock Options / Employer stock incentive plans

Life Insurance, Long-Term Care and Disability/Accident Insurance Policies: Copy of policy(ies) and latest premium notice(s).

Estate Planning Documents: Will, Power of Attorney, Healthcare Proxy, Trust Documents, etc.

Tax Returns: One to two years of the most recent, completed returns.

US and Foreign Social Security Statements

Estimated Annual Family Budget / Cash Flow: You can refer to our basic template for the budget and balance sheet ([click to download](#)) for this, if you don't already have something to reference.

Mortgage Statements / List of Total Outstanding Debt: Copies of these statements, with current terms and interest rates.

Education Savings Accounts: For example, 529 account(s).

Small Business / Self-Employment Documents: Copies of documents, to the extent we are helping you with this.

Pension Benefit or Profit-Sharing Statements

Deferred Compensation: Most recent statement and any additional information.

**If you have trouble collecting these items in individual/joint name, please let us know. We have encountered this before and have alternative items we can collect for verification that are acceptable to the Custodian.*

We will review all documents that you upload and prefer that you err on the side of giving too much rather than too little information. The Financial Planning risk is most relevant when you are ready to address a specific financial planning objective such as a tax return review (always useful), a retirement plan, an estate plan etc.