**Information needed to prepare an investment recommendation and financial plan:**

A copy of all bank and/or investment account statements (i.e. 401k, employer stock or options, IRA’s, Roth IRA’s, savings bonds, etc…)

A copy of your previous year tax return.

An estimate of your monthly living expenses.

What is your monthly net income from your employer(s)?

What is your estimated social security benefit? You can obtain this at <https://www.ssa.gov/myaccount/>

Do you have any vested pension benefits from your current or past employers?

Do you have any other current income sources, aside from your employer, such as rental property or annuities?

Your current income sources and amounts?

Your home value and mortgage?

Any other property or significant assets?

Do you have a will? Powers of Attorney? Trust?

Do you have umbrella liability insurance?

Your birthdates? Your children’s names and birthdates?

Do you have any investment experience?

What was your best and worst investment to date and why does this stand out?

What do you hope investing will help you accomplish (i.e. financial goals such as your retirement target age and income, education of kids, vacation home, etc…)

* **What do you need to live the lifestyle you want?** This is essentially asking what it is you really want to accomplish, beyond the basics of food and shelter. Only you can answer that.
* **What are your fears and concerns about the future?** Are you worried about your health? Are you concerned about financial security?
* **Which relationships are important to you?** Do you want to provide for the important people in your life?
* **What are your interests?** Do you like to travel, attend sporting events, go to plays or garden?
* **What is your vision of a happy, healthy retirement?** When you have a financial purpose, you can gain motivation, and hopefully, your outlook will be healthier.

“So you should hire an advisor not for his or her investment prowess but to help organize your finances, prioritize your goals, minimize your taxes and navigate the shoals of retirement and estate planning. Done right, those services can make you far richer-and happier-then the pipe dream of investment outperformance is likely to.”

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