



## Meeting agenda and discussion guide

Please take some time to review this agenda and discussion guide before our meeting.

### Agenda

- Learn about your needs and answer any questions you may have.
- Understand your investment objectives, including your saving and spending needs, and desired standard of living, along with your personal situation.
- Discuss your current financial picture, including available assets, income, tax situation, legal considerations, and any unique circumstances or concerns.
- Define your investment risk tolerance, time horizon, and personal investment experience.

### Documents needed for review

To help prepare your investment analysis and create your wealth management plan, please bring or send me the following documents:

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|---|---|
| <input type="checkbox"/> Income records such as W-2 forms and tax returns (last three years). | <input type="checkbox"/> Names, birth dates, and beneficiary contact information.             |
| <input type="checkbox"/> Most current 401(k) and other retirement plan statements.            | <input type="checkbox"/> Life, disability, and long-term care policies.                       |
| <input type="checkbox"/> Estimate of monthly credit cards, mortgage, rent, and expenses.      | <input type="checkbox"/> Outstanding balances for car loans, mortgages, and credit card debt. |
| <input type="checkbox"/> Latest investment account and bank statements.                       |   |

## Questions to consider

Before our meeting, please consider these questions. Your answers will help me understand your investment personality and objectives.

### Your investment objectives:

- What are your most important personal and financial goals?
- How would you like to spend your time in retirement?
- If you have a business, how would you like to participate in or sunset it over time?

### Your current picture:

- If you currently have a financial plan, how is it invested (savings accounts, money market fund, mutual funds, individual securities, etc.)?
- If you own a business, what is the type, the length of ownership, its growth potential, and its liabilities?
- What are your estimated future expenses and income (college tuition, parental care, inheritance, long-term care, etc.)?
- Are there any legal considerations I should be aware of, including business, marital, lawsuits, etc. ?

### Your investment style:

- When you get a bonus or commission check, what do you typically do with that money?
- How important to you are tax-sensitive investing strategies?
- Do you consider yourself an aggressive or conservative investor?
- Are there certain asset classes or securities you are interested in or wish to steer clear of?

## Disclosures

Services are offered through Nikulski Financial, Inc., a registered investment adviser.