

Welcome



Welcome to our first newsletter of 2016! We hope your holidays were wonderful, and that the New Year has been a great one for you so far!

2015 is now behind us, which means that the days are becoming longer and the trails that Bob and I have been snowshoeing on will soon be thawing and turning into hiking trails once again. As we look for the first signs of spring, we are also turning our attention to an unavoidable feature of every new year: tax preparation. Throughout this newsletter we wanted to provide you with information to help you start thinking about and preparing for tax day, which this year is April 18th. We hope that you enjoy!



Tax Day

Due to Emancipation Day, a holiday celebrating the anniversary of the Compensated Emancipation Act signed by President Lincoln in 1862, Tax Day will be Monday, April 18th this year. Note: Tax Day for residents of Maine and Massachusetts will be Tuesday, April 19th.

Corrected Form 1099s for 2015

If you have a non-retirement brokerage account with National Financial Services, it is important to be aware that you could be issued multiple Form 1099 tax documents for the 2015 tax year. These corrected documents are the result of adjustments made to the year-end financial reporting for companies you own, which causes the companies to reclassify the tax treatment of their dividend payments.

Corrected Form 1099s will begin to be issued in mid-March. Even if you receive one corrected document, it is possible that others will follow.

We cannot know if any of the securities in your account will generate a corrected tax document. If we become aware of a corrected document being issued, we will be sure to reach out to you.

If you have any questions about your tax documents, please reach out to our office. We are here to help you!

Protect Yourself from Tax Scams

It is always important to be aware of potential scammers who would like to gain access to your personal information, but it is especially important during tax-season.

One common tax-season scam is a fake IRS call. In this scam, the caller poses as an IRS employee, and often knows a lot of information about you such as the last four digits of your Social Security number. They may even alter the caller ID to make it look as though the call is coming from the IRS. The caller will usually give a fake name and IRS badge number, and claim that you owe money to the IRS that must be paid *immediately*. Typically the caller will request payment be made in a specific way such as a wire transfer or pre-paid credit card. If you refuse to pay, they may threaten you with arrest, deportation, revocation of your driver's license, or suspension of a business.

What should you do if you receive a suspicious call?

- Hang up and call the IRS back directly at 800-829-1040.
- Report the call to the Treasury Inspector General for Tax Administration at 800-366-4484.
- Do not respond through e-mail with personal information such as your Social Security number or bank information. Forward any suspicious e-mails to phishing@irs.gov.

Remember, the IRS will never:

- Call to demand immediate payment, or deny you the opportunity to question or appeal the amount they claim you owe.
- Require you to use specific forms of payment such as pre-paid credit card or wire transfer, and they will not ask for credit card numbers over the phone or by email.
- Threaten to arrest you if you do not make payment immediately.

See these articles on the IRS website for more information on [tax scams](#) and [personal information security](#).



Plan to Succeed | Bob Haley

Nobody plans to fail. But, people do fail to plan.

Sometimes it does not make a difference. Some people are successful and happy as their random choices all work out. Some people plan prudently and bad things happen. But, in most cases, the chances for a positive outcome increase when opportunities are considered and decisions made consciously.

Several media sources had articles in January about how to plan your life, financially and otherwise. Here is our condensed list of what we think are some of the most important ideas.

1. Most of your core energy should be focused on your family and friends, and on your health – physical, emotional, spiritual and financial.
2. Recognize that money (in its many forms) is only a tool – a tool to help you achieve your life goals.
3. Think about, and then write down, your goals. Update this once a year, or after every major life event (marriage, birth of child or grandchild, new job, retirement, etc.).
4. Analyze whether your current activities have you on a path to meet your life goals, and if not, perhaps you can find a way to connect what you are doing to what you want to accomplish.
5. Work with us to develop a financial plan and an investment strategy which are designed to help you achieve your goals.
6. Recognize that your financial plan and your investment strategy need to be reviewed at least once a year. A change in strategy should be based upon significant changes in your life, not based upon the price movements of the financial markets or the short-term performance of your accounts.

This kind of planning is important for people of all ages. We hope to continue to be a part of your life, so we can help you plan to succeed!



Connect with Bob



Market Update | Ted Haley

2016 has started off as a rough year for stock markets world-wide. The first trading day of the year saw a strong sell-off in the Chinese stock market, which sent ripple effects throughout the rest of the world. While the decline in Chinese stocks is arguably nothing to be concerned about, it was an indicator of several very real challenges. China's economy is growing at a healthy rate but at a slower pace than in the past, which affects other economies around the world that depend on trade with China. Since China's growth has slowed, their demand for raw materials has declined, and as a result commodity prices in general have fallen. Many U.S. companies depend upon the extraction and sale of these commodities for some of their profits, and as a result they have struggled with lower prices. Energy companies in particular have had their income and share prices drop dramatically as the price of oil has fallen to spectacular lows. On top of all this we have concerns about the Federal Reserve raising interest rates, terrorism across the globe, geopolitical instability, and an uncertain presidential election here in the U.S.

Despite all these global challenges and causes for concern, things are looking pretty good for us domestically! Our economy is strong and growing (maybe not as quickly as some would like, but still growing!), unemployment is low, and we are starting to see signs of wage growth. While things could be better here, we are once again the envy of the developed world economically. This does not mean that financial markets are in the clear; the markets will continue to be as unpredictable as always. It is important to remember that short-term swings in the financial world should not affect your long-term planning, and that "unusual" periods like early 2016 are in fact "normal."

If you have any questions about the markets in general or your situation in particular please give us a call!



Connect with Ted



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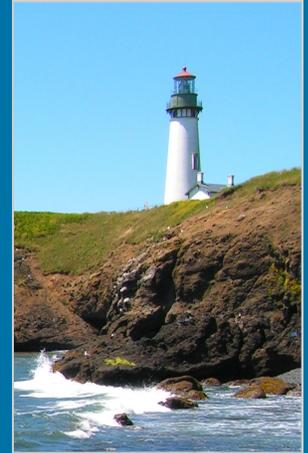
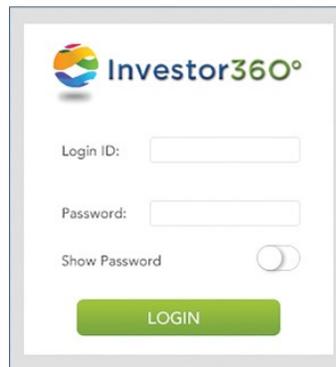
The Investor 360° Mobile App is now available for smartphones and tablets! Much like the desktop version of Investor 360°, this app provides on-the-go access to account and cash balances, detailed position breakdowns, activity summaries, historical transactions, and more.

You can download the app directly from the Apple App Store (for iPhones and iPads) or Google Play (for Android devices). Search for "Investor 360" and follow the prompts to install.

Before downloading, please be sure:

- Your iPhone runs iOS 7.1 or above
- Your iPad runs iOS 9 or above
- Your Android smartphone or tablet runs 4.4.2 or above (new Android operating system "Marshmallow" compatibility coming soon!)

Please let us know what you think of the app, and if you have any questions or need your login information, please give us a call!



Click here to visit our website!



Giving Back

Before the holiday break, our team decided to spend some time thinking about children and families in our community who might go without over the holiday break. We partnered with Metzger Elementary School near our office and gathered a list of needed grocery items and winter clothing to send home with children.

Our office filled grocery carts with pantry staples to help families that would otherwise struggle to provide meals for their children. We also shopped for some warm winter items like



jackets, gloves and socks in hopes a few children will be more comfortable during the cold winter months.



We hope the New Year keeps you warm and well fed also!

Office Closures

President's Day
February 15th

Memorial Day
May 30th

Independence Day
July 4th

Labor Day
September 5th

Advanced Wealth Management
10220 SW Greenburg Road, Suite 210
Portland, OR 97223

Phone: (503)452-9300
www.advancedwealthmanagement.com
Hours: 7:30am–4:30pm, M-F

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