

**FINANCIAL SECURITY**  
**PLANNING SERVICES, INC.<sup>SM</sup>**



## Market Update and A Guide For Talking With Your Doctor

October 2016

### Market Update

Brad McMillan, Commonwealth's Chief Investment Officer, discusses the markets and economy for September. It was a volatile month, with markets dropping only to bounce back at month-end. Large companies in the S&P 500 were down slightly, while smaller companies and those outside of the U.S. did well. There was also a larger-than-expected pullback in the service sector, yet consumer confidence reached a nine-year high. Given such mixed news, should we be concerned about where the economy is going? Tune in to find out.



We hope you enjoy this month's video.

## A Guide For Talking With Your Doctor

### **How Should I Prepare?**

- Be prepared: make a list of concerns.
- Take information with you.
- Consider bringing a family member or friend.
- Make sure you can see and hear as well as possible.
- Plan to update the doctor on what has happened since your last visit.



A basic plan can help you make the most of your appointment whether you are starting with a new doctor or continuing with the doctor you've seen for years. The following tips will make it easier for you and your doctor to cover everything you need to talk about.

### **List and Prioritize Your Concerns**

Make a list of what you want to discuss. For example, do you have a new symptom you want to ask the doctor about? Do you want to get a flu shot? Are you concerned about how a treatment is affecting your daily life? If you have more than a few items to discuss, put them in order and ask about the most important ones first. Don't put off the things that are really on your mind until the end of your appointment—bring them up right away! Worksheet 1 at the end of this booklet can help.

### **Take Information With You**

Some doctors suggest you put all your prescription drugs, over-the-counter medicines, vitamins, and herbal remedies or supplements in a bag and bring them with you. Others recommend you bring a list of everything you take and the dose. You should also take your insurance cards, names and phone numbers of other doctors you see, and your medical records if the doctor doesn't already have them.

### **Consider Bringing a Family Member or Friend**

Sometimes it is helpful to bring a family member or close friend with you. Let your family member or friend know in advance what you want from your visit. Your companion can remind you what you planned to discuss with the doctor if you forget. She or he can take notes for you and can help you remember what the doctor said.

### **Be Sure You Can See and Hear as Well as Possible**

Many older people use glasses or need aids for hearing. Remember to take your eyeglasses to the doctor's visit. If you have a hearing aid, make sure that it is working well and wear it. Let the doctor and staff know if you have a hard time seeing or hearing. For example, you may want to say: "My hearing makes it hard to understand everything you're saying. It helps a lot when you speak slowly."

## **Plan to Update the Doctor**

Let your doctor know what has happened in your life since your last visit. If you have been treated in the emergency room or by a specialist, tell the doctor right away. Mention any changes you have noticed in your appetite, weight, sleep, or energy level. Also tell the doctor about any recent changes in any medications you take or the effects they have had on you. Worksheet 2 at the end of this booklet can help.

## **Request an Interpreter If You Know You'll Need One**

If the doctor you selected or were referred to doesn't speak your language, ask your doctor's office to provide an interpreter. Even though some English-speaking doctors know basic medical terms in Spanish or other languages, you may feel more comfortable speaking in your own language, especially when it comes to sensitive subjects, such as sexuality or depression. Call the doctor's office ahead of time as they may need to plan for an interpreter to be available.

Always let the doctor, your interpreter, or the staff know if you do not understand your diagnosis or the instructions the doctor gives you. Don't let language barriers stop you from asking questions or voicing your concerns. This information and more can be found at:

[www.nia.nih.gov/health/publication/talking-your-doctor/how-should-i-prepare-getting-ready-appointment](http://www.nia.nih.gov/health/publication/talking-your-doctor/how-should-i-prepare-getting-ready-appointment).

My staff and I deeply appreciate the continuing opportunity to work with you. Please let me know if you have any questions or requests. Thank you.

Sincerely,

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