

# Client Service Calendar

On-Going

Portfolio Performance  
& Investment  
Strategy Review

Strategize Around  
Financial Events  
(as needed)

Open Trading  
Window Discussion  
(if needed)

## Winter



### Budget Review

Review income & expenses for the year



### Review Tax Needs for Return Filing



### Establish Distribution Plan

RMDs, QCDs, Gifting, Tax Efficient Withdrawals



### Review Retirement Plan Contributions

401ks, DBPPs, Backdoor Roths, IRAs



### Open Trading Window Discussion

Set Up 10651 plan, if needed

## Spring



### Liquidity Analysis

Reserve fund, bonuses, tax refunds, & payments



### Mid-Year Review of Potential Tax Strategies



### Update Financial Plan



### Estate Plan Review

Beneficiaries, POAs, DAFs, Tax Law Changes



### Open Trading Window Discussion

If needed

## Summer



### Debt Review

Debt paydown, refinancing



### Goal Review

Report card on Plan Progress



### Tax Return Review



### Insurance Coverage Review



### Cyber Hygiene Review

Protecting assets in a digital world

## Fall



### Tax Projection Analysis



### Career Review

As necessary



### End of Year Tax Planning Opportunities



### Review Corporate Benefits

401ks, HSAs, Health Insurance, Backdoor Roths



### Review Investment Risk Profile

Rebalance and reallocation

The services described above represent a general framework of potential planning topics and reviews that may be addressed during the course of a client relationship. The specific services provided, their scope, and timing will vary based on each client's individual needs, financial circumstances, objectives, and applicable agreements. Not all services listed will be relevant or provided to every client, and services may be delivered at different times or frequencies as appropriate.

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