



# We Assist With Quarterly Planning

Q1 – Investment Review	Q2 – Tax & Estate Planning Review	Q3 – Insurance & Risk Management	Q4 – Goal Planning & Projections
<ul style="list-style-type: none"><li>• Review Liquidity Needs and Time Horizon – Set Up Withdrawals (FP)</li><li>• Perform Portfolio Check-in With Client (INV)</li><li>• Review Client’s Asset Allocation Based On Their Risk Profile (INV)</li><li>• Review Client’s Investment Policy Statement &amp; Distribution Strategy (INV)</li><li>• Review Client’s Goals and Current Funding Levels (FP)</li><li>• Stress Test Portfolio (INV)</li><li>• Send Memorandum With Information From Review</li></ul>	<ul style="list-style-type: none"><li>• Review Estate Planning Documents On File (FP)</li><li>• Consider If Any Recent Estate Law Changes Affect Clients (FP)</li><li>• Analyze Whether Client’s Net Worth Could Cause Estate Tax Consequence (TAX)</li><li>• Review Client’s Tax Return For Tax Planning Opportunities And Preliminary Roth Conversion Analysis (TAX)</li><li>• Review Annual Gifting Opportunities (TAX)</li><li>• Send Memorandum With Information From Review</li></ul>	<ul style="list-style-type: none"><li>• Review All Insurance Policies On File (FP)</li><li>• Consider Long-term Care Insurance (FP)</li><li>• Review Life Insurance (FP)</li><li>• Review Property And Casualty Insurance (FP)</li><li>• Review Health Insurance And Medicare (FP)</li><li>• Stress Test Portfolio (INV)</li><li>• Update Financial Plan And “what-ifs” And Review “Guaranteed Income” (FP)</li><li>• Send Memorandum With Information From Review</li></ul>	<ul style="list-style-type: none"><li>• Perform Year-End Tax Planning Opportunities (Including Tax-Loss or Tax-Gain Harvesting) (TAX)</li><li>• Perform Retirement Distribution Analysis And Determine Strategy &amp; Next Steps (TAX)</li><li>• Perform Roth Conversions (TAX)</li><li>• Perform Cash Flow Analysis and Retirement Projections (FP)</li><li>• Perform Budgeting &amp; Debt Management Analysis (FP)</li><li>• Send Memorandum With Information From Review</li></ul>