



# Year 1 Service Calendar

Your Personalized Financial Journey · Rooted in Stewardship · Built for Longevity

## Ongoing Services

Continuous investment management, coordination & client access

- Goal-aligned portfolio construction
- Monitoring & disciplined rebalancing
- Tax-aware investment management
- Manager, fund & strategy due diligence
- Coordination with CPA, attorney & advisors
- Central financial decision-making hub
- Proactive identification of planning gaps
- Ongoing availability as life evolves
- Prompt time-sensitive decision support
- Centralized financial information access
- Investment oversight & reporting
- Dedicated client access

## Q1

Tax Planning & Positioning

### PLANNING FOCUS

- Prior-year tax return review
- Roth conversion analysis & execution
- Capital gains & tax-loss harvesting
- Cash flow & liquidity planning
- RMD coordination
- Charitable planning strategies

### DELIVERABLES

- Annual planning meeting
- Coordinated tax-planning summary
- Defined action items for the year

## Q2

Estate & Risk Management

### PLANNING FOCUS

- Estate plan review (trusts, wills, beneficiaries)
- Insurance & risk-management assessment
- Employer benefit & retirement-plan analysis
- Business-owner planning & entity review
- Concentrated stock & equity-comp planning

### DELIVERABLES

- Estate & insurance observations
- Coordination with legal & tax professionals
- Strategy refinements

## Q3

Mid-Year Review

### PLANNING FOCUS

- Mid-year portfolio & performance review
- Scenario analysis & stress testing
- Retirement projections & modeling
- Education funding & family updates
- Review of upcoming life events

### DELIVERABLES

- Mid-year review meeting
- Updated projections & visuals
- Recommended course corrections

## Q4

Year-End Optimization

### PLANNING FOCUS

- Year-end tax strategies & execution
- Charitable giving implementation
- Final RMD coordination
- Cash-management & liquidity planning
- Priorities for the coming year

### DELIVERABLES

- Year-end planning checklist
- Confirmation of executed strategies
- Clear roadmap for next year