

FINANCIAL LIFE PLANNING & MONEY MANAGEMENT SERVICES

AFTER OUR FIRST YEAR TOGETHER – ONGOING PLANNING

First Quarter January - March	Second Quarter April - June	Third Quarter July - September	Fourth Quarter October - December
--- Game Plan/Get Updated Meetings ---		--- Annual Review Meetings ---	
<p>Goal Setting: Together we prioritize what’s most important to you and create action items to accomplish your goals for the year ahead.</p> <p>Cash Flow Review: Review your monthly income and expenses so we can suggest changes to better align your current saving and spending with your goals and objectives.</p> <p>Equity Compensation Planning: Create an action plan for existing grants and awards; monitor awards and provide proactive vesting/expiration alerts; advise regarding new awards.</p> <p>Life Insurance Review: Review your existing life insurance coverage to ensure you are properly insured based on your current income and outstanding liabilities.</p> <p>Tax Preparation: Review your state and federal income tax returns before your accountant files them.</p>	<p>Education Planning: For clients with college-bound children we prepare and monitor your education funding analysis to align your college savings with your goals and objectives.</p> <p>Disability Insurance Review: Review your existing coverage to ensure that it keeps up with your compensation in order to properly insure you against a long-term disability event.</p> <p>Long-Term Care Insurance Review: For clients in or near retirement, we review your existing coverage to ensure you are prepared for the possibility of a long-term care event.</p> <p>Estate Planning Review: Monitor changes in estate tax law; review your estate planning documents to ensure that your desires and best interests are represented in the event of your total disability or death.</p>	<p>Employer Benefit Review: Review employer benefits, whether for annual enrollment or a new job, in order to maximize non-wage compensation.</p> <p>Tax Planning/Projection: Prepare an income tax projection for the current tax year (and potentially beyond) to estimate expected tax liability or refund based upon projected income and deductions and the changing tax environment.</p> <p>Risk Tolerance Review: Assess your individual tolerance for investment risk (every three years).</p> <p>Asset Allocation Review: Review your portfolio’s asset allocation with respect to future goals to understand how your investments align with your risk tolerance and capacity.</p> <p>Money Management Review: Review your existing portfolio for rebalancing opportunities while considering any tax implications of doing so.</p>	<p>Net Worth Review: Annual review of your household net worth, one measurement of your progress towards your life-goals.</p> <p>Financial Independence Review: Revisit “What-If” scenarios developed in your initial plan and determine if you are still on-track for funding retirement and other personal goals.</p> <p>Tax Planning/Projection: Finalize your tax projection if needed to ensure no tax surprises arise during your tax preparation. Tax planning strategies of harvesting capital gains/losses are also evaluated.</p> <p>Investment Performance Review: Review the performance of your investment portfolio against appropriate benchmarks.</p>
<p>Year-Round Communication: to address your questions, concerns, new opportunities, changes in circumstances, etc.</p>			