



FINANCIAL PLANNING

SERVICE
MODEL



CLIENT SERVICE *Model*

As part of our ongoing service model, we will meet at several points throughout the year to review the following aspects of your financial plan.

ANNUAL REVIEW

- Core Topics and Goals Review
- Household Expenses, Income, and Savings Strategy
- Cash Flow and Savings Goals
- Tax Strategies for the Year

TIMELINE



JAN-FEB

MID-YEAR REVIEW

- Risk Tolerance Review Tied to Goals
- Investment Account Review and Maintenance
- Discuss & Modify Investment Contributions
- Insurance Portfolio Review
- Review Overall Investment Strategy & Holdings
- Beneficiary Designation

TIMELINE



JUNE-JULY

YEAR-END PLANNING

- Employer Benefits & Retirement Plan Review
- Year-end Tax Planning
- Tax Loss Harvesting
- Summary of Annual Accomplishments
- Future Taxes
- Begin planning for the following year

TIMELINE



OCT-NOV

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WHEN TO CALL YOUR FINANCIAL PLANNER

Harness the power of Financial Planning by notifying your Planner of any major life changes or events and any time you have money in motion.



LIFE EVENTS

- Getting married
- Birth of a child
- Adopted child
- Personal injury
- Major illness
- Death of a loved one
- Becoming a caregiver
- Moving residences
- Losing a job
- Graduation
- Taking a sabbatical
- Children go to college
- Identity theft or fraud



MONEY IN MOTION

- Selling a property
- Selling a business
- Starting a business
- Buy or sell a vehicle
- Changing jobs
- Legal settlement
- Inheritance
- Bonus or raise at work
- Cashing in long-held stock
- Paying off debt
- Purchasing rental property
- Buying a vacation home
- Refinancing a mortgage
- Leaving a job or retiring
- Divorce or separation





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