2025 Client Service Calendar

Untangle Your Finances

Title	Topics	Action Steps
Start of the year	Considerations at the Start of the Year What docs do I need for Filing My Tax Return Issues to consider when reviewing My RMD What to consider when reviewing My Cash Flow	We'll be focusing on how you are doing and how's your health. We'll also be discussing Cash Flow and Roth Conversions.
Investment Review	Considerations when Reviewing My Investments Considerations for My Emergency Fund Estate & Beneficiaries Review Reviewing My Tax Return & Planning	Focus will be on current risk scores, asset-class exposure, and plan adjustments.
Master List of Goals	Planning Issues for My Goals Considerations for reviewing My Insurance Policies Change Medical coverage during Open Enrollment Review My Employer-Provided Benefits	Has your situation changed? Have your goals changed? What's new, what's different?
End of the Year	What Issues to consider before the End of the Year Should I add a Donor Advised Fund (DAF) for Charities What issues to consider when harvesting capital losses?	We'll address "on hold" items from previous meetings, anything else I can help with and assess if you have more peace of mind with your money by working with me

Happy New Year! This year, I'm going to try something different. I'm adding a Client Service Calendar. There will be 4 major themes throughout the year with more specific topics within each theme. Feel free to reach out if you have any questions. I look forward to working with you this year.

Fifield Financial

Thank you for reviewing the flowchart or completing the checklist. A copy will be emailed to you shortly.

Heidi Fifield, RICP®, CDFA®

CA License #0M13436

HFifield@Osaicwealth.com

Heidi's Mobile: 858-227-6965

3530 Camino Del Rio North, Suite 206

San Diego, CA 92108