HORIZON FINANCIAL

WEALTH MANAGEMENT ANNUAL PROCESS

1

FIRST QUARTER

- Make appropriate adjustments for the new year
- Update net worth statement
- Review budget
- Revisit service agreement and past performance
- Educational client newsletter, market & economic update and performance report

2

SECOND QUARTER

- Annual insurance review
- Beneficiary and estate planning review
- Update financial plan and goals
- Connect with your Attorney, CPA, and Insurance Professional
- Client event
- Educational client newsletter, market & economic update and performance report

3

THIRD QUARTER

- Mid-year comprehensive review
- Social Security & Medicare discussion
- Cash reserves and any outside income/investment sources
- Behavioral finance discussion
- Educational client newsletter, market & economic update and performance report

4

FOURTH QUARTER

- Year-end tax planning
- Charitable planning
- Education planning
- Debt analysis
- Client event
- Educational client newsletter, market & economic update and performance report

** Subject to change based on client's needs and outside factors.*

P 231-941-6669 | F 231-941-4492 | horizonfinancialtc.com | 4020 Copper View, Ste. 230, Traverse City, MI 49684