2025 Client Service Calendar

Harbor Blue FINANCIAL

	Financial Topics	Focus Areas
Jan & Feb	**Cash Flow Planning** **Retirement Funding**	• 2025 Required Minimum Distributions (RMD), Monthly Cash Distributions, Upcoming Spending, Emergency Fund, Household Budget, Savings Goal • Traditional IRA and Roth IRA Contributions for 2024 and 2025
Mar & Apr	**Tax Prep**	• Meetings and Partnering with Tax Professionals • Review Your Investment Tax Forms
May & June	**Post Tax Filing** **Emergency Preparedness**	• 2025 Tax Return Analysis • Client Online Vault- Securely store important documents and pictures/videos of your home in case of an emergency to have for insurance claims
July & Aug	**Investment Planning** **Cash Flow Planning**	• Tax Sensitive Investments, Concentrated Stock Positions, Employee Stock Options • Optimizing Cash Returns, Creating Income Streams for Retirement, Planning for Pension Optimization, Planning for Social Security Optimization
Sept & Oct	**Estate & Legacy** **Education Funding & Gifting to Minor Children**	• Meetings and Partnering with Estate Planning Professionals, Legacy Intentions and Planning for your Family and/or Charities, Discuss and Review Beneficiaries, Trusts, Wills, & Power of Attorneys • 529 College Savings Accounts, UTMA Custodian Accounts, Roth IRAs
Nov & Dec	**End of Year Planning**	• Required Minimum Distributions (RMD) Deadline for our office December 15, 2025, Roth Conversions, Tax Loss Harvesting, Charitable Giving, Gifting to Family Members

To easily schedule an appointment online, visit our website at www.HarborBlueFinancial.com, click “Book Appointment” and then “Client Quick Question”, or call us at (910) 956-1001

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