General Agenda of Quarterly Reviews for Private Clients

Overall Goals and Risk Management Review

Generally 1st Quarter (January 1 – March 31)

Includes:

- Financial Plan Review and Progress towards Goals
- Retirement Plan Funding
- Education Plan Funding (if applicable)
- General Wealth Accumulation
- Insurance and Asset Protection Needs Review
- Investment Review
- Previous Meeting Actions
- New Business

Cash Flow and Asset & Liability Review

Generally 2nd Quarter (April 1 – June 30)

Includes:

- Cash Flow Analysis (Quicken)
- Unsecured/Secured Debt Management
- Financial Ratios
- Banking Relationships
- Investment Real Estate Review
- Investment Review
- Previous Meeting Actions
- New Business

Tax Planning Review

Generally 4th Quarter (October 1 – December 31)

Includes:

- Income Tax Planning for Current and Subsequent Year
- Realized Capital Gains/Losses
- Coordination with Accountant
- Distribution Planning
- Funding 529 Plans for Tax Issues
- Investment Review
- Previous Meeting Actions
- New Business

Estate Planning, Insurance and Parental Liability Review

Generally 3rd Quarter (July 1 – September 30)

Includes:

- Estate Planning Document Review
- Beneficiary Designation Coordination
- Financial/Physical Support for Parents
- Asset Titling & Registration
- Philanthropic Giving
- Insurance Policy Structure Review
- Investment Review
- Previous Meeting Actions
- New Business