# Annual Service Calendar

## Bronze Tier (Foundation Level)

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**Client Profile:** Emerging professionals, young families, and early-stage investors building financial stability.

**Engagement:** Annual review + ongoing support as needed.

**Primary Focus:** Establishing a financial foundation, building good habits, and setting long-term goals.

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## Quarter 1 (January – March)

**Theme:** **Foundation & Goal Setting**

**Objectives:**

- *Establish or update the client's comprehensive financial plan.*
- *Review household budget, savings goals, and cash flow.*
- *Align investment strategy with updated risk tolerance and time horizon.*

**Deliverables:**

- *Annual Financial Planning Meeting (60 minutes)*
- *Updated Financial Plan Summary (PDF or portal upload)*
- *Investment Policy Statement (IPS) review or creation*
- *Goal-tracking dashboard setup (if applicable)*

**Client Touchpoints:**

- *Personalized "Start of Year" email with planning checklist*
- *Access to financial education webinar (e.g., "Budgeting for Success")*

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## Quarter 2 (April – June)

**Theme:** **Risk & Protection Review**

### Objectives:

- *Ensure adequate insurance coverage for income, health, and assets.*
- *Review emergency fund and short-term liquidity strategy.*
- *Identify any new financial risks or life changes (job, family, etc.).*

### Deliverables:

- *Insurance Coverage Review Summary*
- *Risk Management Recommendations (life, disability, property, liability)*
- *Beneficiary designation check*

### Client Touchpoints:

- *Mid-year email update: “Protecting What Matters Most”*
- *Optional 30-minute check-in call*

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## Quarter 3 (July – September)

**Theme:** **Investment & Mid-Year Progress Check**

### Objectives:

- *Evaluate investment portfolio performance and alignment with goals.*
- *Rebalance accounts if necessary (based on IPS targets).*
- *Review savings progress toward key goals (retirement, education, etc.).*

### Deliverables:

- *Mid-Year Portfolio Review Report*
- *Rebalancing confirmation (if applicable)*
- Updated net worth summary

**Client Touchpoints:**

- *Mid-year performance report email*
- *Educational newsletter: "Staying the Course in Volatile Markets"*

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## Quarter 4 (October – December)

**Theme:** **Year-End Planning & Future Readiness**

**Objectives:**

- *Review tax considerations and coordinate with tax advisor (if applicable).*
- *Evaluate progress toward annual goals and set new targets for next year.*
- *Update financial plan with any life changes (income, family, home purchase, etc.).*

**Deliverables:**

- *Year-End Financial Review Meeting (60 minutes)*
- *Updated Goal Plan for Next Year*
- *Tax Planning Checklist*
- *Annual Summary Report (key metrics, accomplishments, and next steps)*

**Client Touchpoints:**

- *"Year in Review" client letter*
- *Invitation to annual educational webinar: "Planning for the Year Ahead"*

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## Ongoing (Throughout the Year)

**Support & Communication:**

- *Unlimited email access for financial questions or quick guidance*
- *Secure client portal for document storage and progress tracking*
- *Quarterly educational newsletter*
- *Access to advisor-curated financial literacy resources*

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## Service Summary Snapshot

| Category | Frequency | Deliverable |
|---|---|---|
| **Financial Plan Review** | Annually | Updated financial plan and goals |
| **Investment Review** | Quarterly + as needed | Portfolio report and rebalancing |
| **Insurance Review** | Annually | Coverage summary and recommendations |
| **Tax Coordination & Filings** | Year-end | Tax checklist and planning notes Individual tax return preparation |
| **Client Meetings** | 1–2 per year | Annual review + optional check-in |
| **Education & Communication** | Quarterly | Newsletters, webinars, and updates |

***As a Bronze Tier client, you'll receive structured guidance throughout the year — ensuring your financial plan stays aligned with your goals. Each quarter focuses on a key area of your financial life, giving you clarity, accountability, and confidence.***