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Annual Service Calendar

Gold Tier (Growth Level)

Client Profile: Established professionals, business owners, and pre-retirees with increasing financial complexity.

Engagement: Semi-annual review meetings + proactive quarterly touchpoints.

Primary Focus: Optimizing growth, integrating tax and retirement planning, and coordinating across multiple financial areas.

Quarter 1 (January – March)

Theme: **Strategic Planning & Tax Alignment**

Objectives:

- *Update comprehensive financial plan and incorporate prior-year results.*
- *Review investment performance and rebalancing opportunities.*
- *Begin proactive tax strategy planning for the new year.*

Deliverables:

- *Annual Financial Strategy Session (90 minutes)*
- *Updated Financial Plan & Cash Flow Optimization Report*
- *Tax Strategy Memo (developed in coordination with CPA)*
- *Investment Policy Statement (IPS) review*

Client Touchpoints:

- *"Start of Year Strategy" email*
- *Access to quarterly market and tax insights webinar*

Quarter 2 (April – June)

Theme: **Risk Management & Insurance Optimization**

Objectives:

- *Conduct full insurance and risk exposure review.*
- *Evaluate property, liability, and business coverage.*
- *Identify gaps in protection and update beneficiary designations.*

Deliverables:

- *Comprehensive Risk Management Review*
- *Insurance Analysis & Recommendations Report*
- *Beneficiary and Estate Coordination Checklist*

Client Touchpoints:

- *Mid-year check-in email*
- *Optional 30-minute advisor call*

Quarter 3 (July – September)

Theme: **Mid-Year Review & Retirement Readiness**

Objectives:

- *Conduct semi-annual financial and investment review.*
- *Evaluate retirement readiness and income projections.*
- *Adjust savings and investment strategies as needed.*

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Deliverables:

- *Semi-Annual Financial Review Meeting (60–90 minutes)*
- *Retirement Readiness Report*
- *Portfolio Performance Summary & Rebalancing Confirmation*

Client Touchpoints:

- *Mid-year performance report*
- *Educational webinar: "Mid-Year Market & Retirement Outlook"*

Quarter 4 (October – December)

Theme: **Year-End Tax & Goal Planning**

Objectives:

- *Implement year-end tax strategies (harvesting, charitable giving, Roth conversions).*
- *Review goal progress and set priorities for next year.*
- *Update estate plan and insurance as needed.*

Deliverables:

- *Year-End Financial Review Meeting (60–90 minutes)*
- *Tax Optimization Checklist*
- *Updated Financial Plan for Next Year*
- *Annual Summary Report*

Client Touchpoints:

- *Personalized "Year-End Planning" email*
- *Invitation to client appreciation or education event*

Ongoing (Throughout the Year)

Support & Communication:

- *Priority advisor access via phone and email*
- *Secure client portal with enhanced dashboard*
- *Quarterly newsletters and market updates*
- *Coordination with CPA, attorney, and insurance professionals*

Service Summary Snapshot

Category	Frequency	Deliverable
Financial Plan Review	Semi-annual	Updated plan and strategy
Investment Review	Quarterly	Portfolio performance and rebalancing
Tax Coordination	Quarterly	CPA collaboration and tax memos
Insurance Review	Annual	Risk management report
Retirement Planning	Semi-annual	Retirement readiness updates
Client Meetings	2–3 per year	Strategy and review sessions
Education & Communication	Quarterly	Webinars, newsletters, and updates

"As a Gold Tier client, you'll receive proactive, year-round guidance focused on growth, tax efficiency, and financial confidence. Your plan evolves with your goals — and we'll be there each step of the way."