PLAN OF CARE

Plan of Care Service Calendar

Cap Gains Reporting - Report capital appreciation of investment assets (current price - cost basis)

Update Financial Plan Ambtions - Update goals on financial plan

Credit Score Update - Obtain current credit score from client

Balance Sheet Review - Confirm all client assets and liabilities

Tax Allocation Review - Review client allocations to taxable, tax-deferred, and tax-free accounts

Investment Performance and Allocation Review - Review performance and ensure target allocation

Retirement Account Contribution Review - Review contribution rates to 401k and IRAs

Task Review - Review assigned tasks, timeframe, understanding, and completeness

Annual Income Sources Projection - Review current and future projected income streams

Cash Flow and Debt Review - Review income sources, expenditures, and current and long term debts

Liquidity Analysis - Build upon Cash Flow and Debt Review by examining liquid accounts

Tax Rate Review - Establish current tax rate based upon income

Savings Rate Review - Calculate current savings rate based on income

Risk Assessment - Annual Risk Tolerance score

Tax Withholding Review - Ensure proper W4 reporting for dependents on tax form

Tax Return Review - Review client's previous tax returns

Insurance Review - Ensure client has appropriate insurance coverage

Beneficiary Review - Ensure appropriate beneficiaries for all accounts

Client Satisfaction Survey - Annual survey of client satisfaction

Recertify Student Loans - Confirm student loan status, taking into account, income changes

FAFSA Applications - Help with applications for Federal Student Aid

Open Enrollment - Ensure clients elect workplace benefits and review as needed

End of Year Tax Planning - Deep dive and assessment for strategies to lower tax burden before end of year

Net Worth Statement Update - End of year update to net worth statement

Estate Plan Review - assess beneficiaries, living wills, POAs, charitable giving, gifting, and estate plan docs