proACTION℠ Financial Planning Process
Client Services Calendar

Offit ADVISORS

Onramp first. Starting point for planning is to do everything that is relevant and customized to YOU.

Highway cruising second. Flexibility and customization built in.

January	February	March	April	May	June
401(k) Elections Review (overfund maxing out 401k)	Capital Gains Tax Reporting Summary	Update College & Retirement Projections	Check-in On Ongoing Financial Planning Tasks (in person)	Life Insurance Policy Review (toggle every other year)	Disability and Long-Term Care Insurance Review
Annual Performance Report/ Portfolio Review	Life Planning Updates - marital, children, parents, real estate, job/business status updates	529 Flexible Uses - Overfund, State Tax Benefits, Roth Conversions	Outliving Money vs. Money Outliving You / Sequence of Returns Update	Wills, Trusts, Medical Directives (Children over 18), Personal Representatives/ Accounts, Trusted Contact	Medigap Insurance Review
Annual Spending / Cash Flow & Debt Review	Asset Titling & Beneficiary Designations Review (Bank, House, Car, Per Stirpes)	IRA Contribution Check-In	Social Security and Pension Review	Educational Event	Internal Portfolio Review & Rebalancing Analysis
Check Annual Credit Score + Credit Freeze	Referral Partner Appreciation Event	proACTION Portal + Albridge	IRMAA and Social Security Taxes Review	Internal Portfolio Review & Rebalancing Analysis	Monthly Newsletter
Internal Portfolio Review & Rebalancing Analysis	Internal Portfolio Review & Rebalancing Analysis	Internal Portfolio Review & Rebalancing Analysis	Internal Portfolio Review & Rebalancing Analysis	Monthly Newsletter	
Monthly Newsletter	Monthly Newsletter	Monthly Newsletter	Monthly Newsletter		

July	August	September	October	November	December
Mid-Year Spending / Cash Flow & Debt Review	Mortgage Rate / Refinance Review	Lifetime Wealth Ratio + Wealth Discipline Ratio	Check-in On Ongoing Financial Planning Tasks (in person)	CPA, Dividends/Capital Gains, Tax Loss Harvesting Roth Conversions, Homestead Tax Credit	Rebalance 401(k) & Investment Accounts
Emergency Fund + FDIC + HELOC/SBLOC	Auto, Homeowners, Umbrella, Insurance Review	Credit Card Choices + Children's Credit *(Authorized user - 18 Co-signer - 21)*	Student Loans Payment Strategy + FAFSA Planning	Salary Benchmarking Review	Required Minimum Distributions (RMDs) + Qualified Charitable Distributions (QCD)
Annual Client Appreciation Event	Internal Portfolio Review & Rebalancing Analysis	Unclaimed Assets	Educational Webinar	Employee Benefits Review	Unwanted/ Recurring Subscriptions
Internal Portfolio Review & Rebalancing Analysis	Purpose for money: Enjoyment, charity, gifts, travel, etc.	Internal Portfolio Review & Rebalancing Analysis	Internal Portfolio Review & Rebalancing Analysis	Health Insurance Elections	Monthly Newsletter
Monthly Newsletter	Monthly Newsletter	Monthly Newsletter	Monthly Newsletter	Internal Portfolio Review & Rebalancing Analysis	
				Monthly Newsletter	

Legend: Investments | Insurance | Financial Planning | Reporting/Newsletter | Client Webinar / Event

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