BBA Service Calendar - Quarter 1

Planning & Investment Areas for Review

- Prepare CPA Tax Summary Checklist Letter for Prior Year
- Calculate Required Minimum Distributions (RMD) from IRAs
- Determine RMD Strategy (incorporating tax withholding advice and charitable giving)
- Establish/Review Charitable Giving Budget for the Year
- Begin Discussions on Roth Conversion Budgeting for the Year
- Assist in IRA Contributions for Prior Year
- Establish Plans for Current Year Contributions
- Assist in Tax Document Gathering/Organization (as needed)
- Team Up with CPAs (as needed on quarterly basis)
- 1099 Consulting (as needed)
- Reminders on Special Prior Year Transactions for Preparation (client specific)
- Provide Important Dates & Deadlines Checklist for Q1
- Comprehensive Tax Return Review & Output Reporting at the tax year's close
- Quarterly Investment Committee Meeting
- Quarterly Fee Audit
- Quarterly Cash Balance Audit
- *Planning Client Review/Financial Plan meeting (depending on cadence)

BBA Service Calendar - Quarter 2

Planning & Investment Areas for Review

- Annual Disclosure Delivery
- Mid-Year Review of Potential Tax Strategies
- Provide Important Dates & Deadlines Checklist for Q2
- Tax Return Review & Analysis
- Quarterly Investment Committee Meeting
- Quarterly Fee Audit
- Quarterly Cash Balance Audit
- Team Up with CPAs (as needed on quarterly basis)
- *Planning Client Review/Financial Plan meeting (depending on cadence)

BBA Service Calendar - Quarter 3

Planning & Investment Areas for Review

Tax Return Review & Analysis (Begin to implement strategies developed early in the year if not yet completed)

Current Year Tax Projections & Discussions

Provide Important Dates & Deadlines Checklist for Q3

Team Up with CPAs (as needed on quarterly basis)

Quarterly Investment Committee Meeting

Quarterly Fee Audit

Quarterly Cash Balance Audit

Tax Loss Harvesting above and beyond ongoing harvest

*Planning Client Review/Financial Plan meeting (depending on cadence)

BBA Service Calendar - Quarter 4

Planning & Investment Areas for Review

Tax Return Review & Analysis (Begin to implement strategies developed early in the year if not yet completed)

Current Year Tax Projections & Discussions

Finalize Plans for Roth Conversions

Finalize Family Plans for Family Giving, including 529s

Provide Important Dates & Deadlines Checklist for Q4

Team Up with CPAs (as needed on quarterly basis)

Quarterly Investment Committee Meeting

Quarterly Fee Audit

Quarterly Cash Balance Audit

Tax Loss Harvesting above and beyond ongoing harvest

*****Planning Client Review/Financial Plan meeting (depending on cadence)

Dependent upon your personal meeting frequency, we will also:

- Review your risk tolerance alongside portfolio performance and metrics
- Review income and expenses for the year
- Analyze employer benefits
- Analyze your cash reserves and restructure for optimal return.
- Develop tax efficient income and withdrawal strategies
- Review your estate plan including beneficiaries, giving to family and charitable gifts, estate documents, estate law changes/updates
- Review your insurance plan including analysis of health insurance/Medicare, life insurance, disability, long-term care and property and casualty

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