

## SFM Quarterly Financial Planning Process

- Investments & Taxes
  - Investment Strategy
     Review
  - Update Contributions & Distributions
  - Tax Documentation
  - Tax Return Preparation

- 2nd Quarter Financial Planning
  - Update Goals
  - Update Net Worth (Assets/Liabilities)
  - Check on success of plan & recommend any changes

- 4th Quarter
  Year-End Tax Moves
  - Tax-Loss Harvesting
  - Required Minimum Distributions (RMDs)
  - Roth Conversions

- 3rd Quarter Estate Planning
  - Beneficiary Review
  - Will/Trust/POA/Health Directive Review
  - Insurance Needs Review

Investment Advice Offered Through Wealthcare Advisory Partners LLC (WCAP). WCAP is a registered investment advisor with the U.S. Securities and Exchange Commission ("SEC"). Sommers Financial Management is a Wealthcare company.