

SFM Quarterly Financial Planning Process



► 1st Quarter 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



► 3rd Quarter Estate Planning

- Beneficiary Review
- Will/Trust/POA/Health Directive Review
- Insurance Needs Review



► 4th Quarter Year-End Tax Moves

- Tax-Loss Harvesting
- Required Minimum Distributions (RMDs)
- Roth Conversions