



Client's First Year



McKAY
WEALTH
MANAGEMENT
GROUP

MONTHS

	The Beginning	<ul style="list-style-type: none"> • Provide all personal details and account statements • Open relevant accounts and finalize contracts • Transfer outside assets • Evaluate cash position • Link held away accounts in Orion Planning
I-2	Investments	<ul style="list-style-type: none"> • Prepare investment proposal and strategy • Tax gain/loss harvesting • Rebalance accounts • Create allocations for retirement accounts • Stock option strategy • Restricted stock strategy • Financial planning document check • Technology orientation • Introductory call with CPA and attorney to coordinate planning
3-4	Estate Planning	<ul style="list-style-type: none"> • Last Will & Testament • Revocable/Irrevocable Trusts • Power of Attorney • Health Care Proxy • Living Will • Beneficiary Designations
5-6	Insurance	<ul style="list-style-type: none"> • Life Insurance • Disability Insurance • Long-term Care Insurance • Property Insurance • Health Insurance • Umbrella Liability Insurance
7-8	Taxes	<ul style="list-style-type: none"> • Confirm tax status • Manage income tax brackets • Review tax withholdings • Review tax deductions/credits/incentives • Portfolio tax optimization • Create qualified or non-qualified plans • Roth conversion analysis • RMDs • Annual gifts • Lifetime estate planning
9-10	Financial Planning Review	<ul style="list-style-type: none"> • Goals analysis • Retirement planning • College planning • Marriage/Divorce • Mortgages
11-12	Bringing It All Together	<ul style="list-style-type: none"> • Review retirement income plan • Revisit all assets, income, expenses and goals • Develop strategic plan • Charitable giving planning

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