Client's First Year

MONTHS		
	The Beginning	• 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
1-2	Investments	• 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	• Last Will & Testament • Revocable/Irrevocable Trusts • Power of Attorney • Health Care Proxy • Living Will • Beneficiary Designations
5-6	Insurance	• Life Insurance • Disability Insurance • Long-term Care Insurance • Property Insurance • Health Insurance • Umbrella Liability Insurance
7-8	Taxes	• 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	• Goals analysis • Retirement planning • College planning • Marriage/Divorce • Mortgages
11-12	Bringing It All Together	• Review retirement income plan • Revisit all assets, income, expenses and goals • Develop strategic plan • Charitable giving planning