YOUR BEST FINANCIAL YEAR

CAPITA
FINANCIAL NETWORK

YOUR BEST FINANCIAL YEAR

Cash Flow

- Cash Transactions (Monthly)
- Subscriptions
- Income/Expenses

Retirement

- Savings Plan (Quarterly)
- Retirement Target
- Roth vs Traditional

Debt Management

- Debt List
- Debt Strategy

Investments

- Allocation Targets
- Portfolio Rebalance (Quarterly)
- Alternative Assets

Insurance

- Life Insurance
- Health Insurance
- Disability Insurance
- P&C Insurance

Taxes

- File Taxes
- Tax Strategy
- Tax Structure
- Review Taxes
- Charitable Giving
- Tax Projection

General Wealth

- Net Worth (Quarterly)
- Emergency Fund
- Employer Benefits

Estate

- Beneficiaries
- Estate Plan

CAPITA
FINANCIAL NETWORK

YOUR BEST FINANCIAL YEAR

CAPITA
FINANCIAL NETWORK

CAPITA
FINANCIAL NETWORK

YOUR BEST FINANCIAL YEAR

Capita Financial Network is an SEC-registered investment adviser. Registration with the SEC does not imply any specific level of training or skill. The information presented is for educational purposes only and does not constitute investment, legal, or tax advice, nor an offer to buy or sell any security or insurance product or an endorsement of any third party or such third party's views. Capita Financial Network does not provide tax or legal advice. Interested parties are strongly encouraged to seek advice from qualified tax and/or legal experts regarding the best options for their particular circumstances. All examples are hypothetical and for illustrative purposes only. All investments involve risk, including the potential loss of principal. Please contact us for more complete information based on your personal circumstances and to obtain individualized investment advice. For more information about Capita Financial Network, including disclosures, please visit: https://www.capitafinancial.com/legal.

Month & Week	Category	Frequency	Theme
January week 1	Cash Flow	Monthly	**Cash Transactions** Check for errors and spending trends
January week 2	Investments	Annually	**Allocation Targets** Review asset allocation goals
January week 3	Retirement	Quarterly	**Savings Plan** Review savings contributions
January week 4	General Wealth	Quarterly	**Net Worth** Update net worth statement
February week 1	Cash Flow	Monthly	**Cash Transactions** Check for errors and spending trends
February week 2	Retirement	Annually	**Retirement Target** Run retirement projection
February week 3	Retirement	Annually	**Roth vs Traditional** Review contribution strategy
February week 4	Investments	Quarterly	**Portfolio Rebalance** Rebalance portfolio
March week 1	Cash Flow	Monthly	**Cash Transactions** Check for errors and spending trends
March week 2	Taxes	Annually	**File Taxes** Collect tax documents and file
March week 3	Cash Flow	Annually	**Subscriptions** Review and cancel subscriptions
March week 4	Taxes	Annually	**Tax Strategy** Review tax strategy checklist
April week 1	Cash Flow	Monthly	**Cash Transactions** Check for errors and spending trends
April week 2	Taxes	Annually	**Tax Structure** Review tax buckets
April week 3	Retirement	Quarterly	**Savings Plan** Review savings contributions
April week 4	General Wealth	Quarterly	**Net Worth** Update net worth statement

Month & Week	Category	Frequency	Theme
May week 1	Cash Flow	Monthly	**Cash Transactions** Check for errors and spending trends
May week 2	Estate	Annually	**Beneficiaries** Align designations with wishes
May week 3	Taxes	Annually	**Review Taxes** Review prior year tax return
May week 4	Investments	Quarterly	**Portfolio Rebalance** Rebalance portfolio
June week 1	Cash Flow	Monthly	**Cash Transactions** Check for errors and spending trends
June week 2	Insurance	Annually	**Life Insurance** Review coverage
June week 3	Taxes	Annually	**Charitable Giving** Review giving strategy
June week 4	Investments	Annually	**Alternative Assets** Review non-retirement & alternative assets
July week 1	Cash Flow	Monthly	**Cash Transactions** Check for errors and spending trends
July week 2	Cash Flow	Annually	**Income/Expenses** Perform mid-year cash flow review
July week 3	Retirement	Quarterly	**Savings Plan** Review savings contributions
July week 4	General Wealth	Quarterly	**Net Worth** Update net worth statement
August week 1	Cash Flow	Monthly	**Cash Transactions** Check for errors and spending trends
August week 2	Debt Management	Annually	**Debt List** List and review all debts
August week 3	General Wealth	Annually	**Emergency Fund** Review emergency fund target and balance
August week 4	Investments	Quarterly	**Portfolio Rebalance** Rebalance portfolio

Month & Week	Category	Frequency	Theme
September week 1	Cash Flow	Monthly	**Cash Transactions** Check for errors and spending trends
September week 2	Insurance	Annually	**Disability Insurance** Review disability insurance
September week 3	Debt Management	Annually	**Debt Strategy** Adjust debt paydown strategy
September week 4	Taxes	Annually	**Tax Projection** Year-end tax projection
October week 1	Cash Flow	Monthly	**Cash Transactions** Check for errors and spending trends
October week 2	Insurance	Annually	**Health Insurance** Confirm coverage and HSA contributions
October week 3	Retirement	Quarterly	**Savings Plan** Review savings contributions
October week 4	General Wealth	Quarterly	**Net Worth** Update net worth statement
November week 1	Cash Flow	Monthly	**Cash Transactions** Check for errors and spending trends
November week 2	General Wealth	Annually	**Employer Benefits** Review employer benefit packages
November week 3	Taxes	Annually	**Tax Checklist** Finish checklist before year end
November week 4	Investments	Quarterly	**Portfolio Rebalance** Rebalance portfolio
December week 1	Cash Flow	Monthly	**Cash Transactions** Check for errors and spending trends
December week 2	Insurance	Annually	**P&C Insurance** Review and update policies
December week 3	Estate	Annually	**Estate Plan** Ensure estate plan is current
December week 4	General Wealth	Annually	**Celebrate** Reward yourself for the Best Financial Year!