

WealthCare365™ Service Calendar

Your Financial Life Cared For — 365 Days a Year

Our WealthCare365™ service model ensures that the most important areas of your financial life are reviewed and coordinated throughout the year.



Winter Focus: Tax Efficiency (January – March)

We begin each year by reviewing tax efficiency and identifying opportunities for the year ahead.

- ✔ Review prior year tax return
- ✔ Identify Roth conversion opportunities
- ✔ Evaluate tax bracket strategy
- ✔ Review IRMAA exposure for upcoming year
- ✔ Review retirement account contribution strategies
- ✔ Determine required minimum distributions for the year
- ✔ Coordinate tax planning opportunities with your CPA
- ✔ Discuss charitable giving strategies
- ✔ Portfolio Medics managed accounts performance review



Spring Focus: Income Optimization and Sustainability (April – June)

We focus on maximizing income, reducing unnecessary expenses, and maintaining sustainable cash flow.

- ✔ Retirement income projections
- ✔ Income gap analysis
- ✔ Social Security planning strategies
- ✔ Pension decision analysis when applicable
- ✔ Tax efficient withdrawal strategies
- ✔ Debt reduction strategies
- ✔ Discuss charitable giving strategies
- ✔ Portfolio Medics managed accounts performance review
- ✔ WealthCare365™ Statement Of Financial Clarity Updated



Summer Focus: Protection, Beneficiaries and Legacy (July – September)

We review the protection side of your financial plan to ensure your family and legacy are secure.

- ✔ Beneficiary reviews on all accounts and policies
- ✔ Insurance coverages review
- ✔ Long-term care planning discussions
- ✔ Estate document coordination review
- ✔ Asset title alignment with estate plan
- ✔ Legacy planning goals
- ✔ Legacy letters & organizing your affairs small group workshop
- ✔ Portfolio Medics managed accounts performance review



Fall Focus: Financial Organization & Year-End Optimization

We begin each year by reviewing tax efficiency and identifying opportunities for the year ahead.

- ✔ Year-end Roth conversion evaluation
- ✔ Required Minimum Distribution planning
- ✔ Retirement account contribution review
- ✔ Medicare open enrollment awareness and coordination
- ✔ Healthcare cost planning review
- ✔ Annual planning review and priorities for the coming year
- ✔ Account consolidation review
- ✔ Portfolio Medics managed accounts performance review
- ✔ WealthCare365™ Statement Of Financial Clarity Updated

Ongoing Support Includes: ✔ Annuity anniversary reviews ✔ Assistance with financial decisions and life transitions ✔ Coordination with tax, legal, and other professionals ✔ Updates when major financial or legislative changes occur

WealthCare365™ – because peace of mind in retirement shouldn't happen just once a year.

Our Commitment



Our goal is to provide thoughtful guidance, proactive communication, and consistent support so that you always have a trusted resource when financial questions arise.

If your financial situation changes or you simply have a question, we encourage you to reach out at any time.

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Compliance Disclosure:

Advisory services are offered through Portfolio Medics, an SEC registered investment adviser. The information provided is intended for general financial planning purposes only and should not be construed as individualized tax, legal, or accounting advice. Retirement Advocates and its representatives do not provide tax or legal advice. Clients should consult their qualified tax professional or attorney regarding their individual circumstances.

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