WealthCare365™ Service Calendar

Your Financial Life Cared For — 365 Days a Year

Retirement ADVOCATES
Personalized Financial Solutions, **Simplified**

WealthCare365
Year-round guidance. Quarterly clarity. *Lifelong confidence.*

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 (*October - December*)

We conclude each year by reviewing financial plans and Required Minimum Distribution Strategies.

- 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

Retirement ADVOCATES
Personalized Financial Solutions, **Simplified**

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.

Your Financial Life Cared For — 365 Days a Year.