Review Discussion Agenda– Topics (Quarterly Meetings)

First Quarter

* Retirement Goal(s) & Travel Goal(s)
* Financial Projections & Progress Towards Goals
* Retirement Contributions (Previous/Current): IRAs & Qualified Plans
* Expected cash flow from Investments (and potential)
* Banking Services (EFT/ACH, Checking, SWP/PIP, Margin)
* Statement Review, House-holding, CIR Statements
* Social Security Strategies & Pension Optimization
* Update database with Financial Professionals
* Your ES Wealth Team

Second Quarter

* Review of Previous year’s Taxes/Losses/Gains and Expected Changes (1099, K-1, 1040, etc)
* College planning (children & grandchildren)
* Investment Position Review & Preferences
* Online Services & e-Delivery – Statements, Confirms, Prospectus, etc.
* Credit Monitoring and Identity Theft Protection
* Employer Plan Review, Benefits, 401k, & Stock Options
* Asset allocation and Risk Tolerance
* Tactical Allocation – Over & Under Weights. Investment Ideas
* Required Minimum Distribution (RMD) Review – If Applicable

Third Quarter

* Charitable Contributions. Lifetime Gifting to Children/Grandchildren
* Estate planning goals, review estate plan, wills, trusts, power of atty. (Possible call w Attorney)
* Executor/Trustee Issues
* Beneficiary Review (Taxable accts, retirement accts, outside accts) & Titles of Accounts
* Insurance Review (Life, Disability, LTC, and Health) & Beneficiaries
* Annuity Review (M&E, Admin, & Rider Fees; Rider Details; Cost Basis; Surrender Charges and Schedule) & Beneficiaries
* Distribution of Wealth to Spouse, Children, & Beneficiaries at Death (and Possible Issues)
* Business Succession Plan
* Discuss Review Service Plan (Meeting Frequency and Location)

Fourth Quarter

* Review Accounts, Holdings, Allocation, Contributions
* Performance of Investment Accounts
* Periodic Table of Returns
* Investment Fees, Pricing Structure & Advisory Services
* Review & Coordination with Outside Accounts
* Expected Capital Gain Distributions from Active Funds
* Tax planning & Tax Harvesting (possible call with tax advisor)
* Liabilities Review & Mortgage Payoff Progress
* IRA Required Minimum Distribution Review
* Feedback on what is working well and something that you would like us to handle differently
* Introductions (key advisors, family, trustee, beneficiaries, close friends, etc)