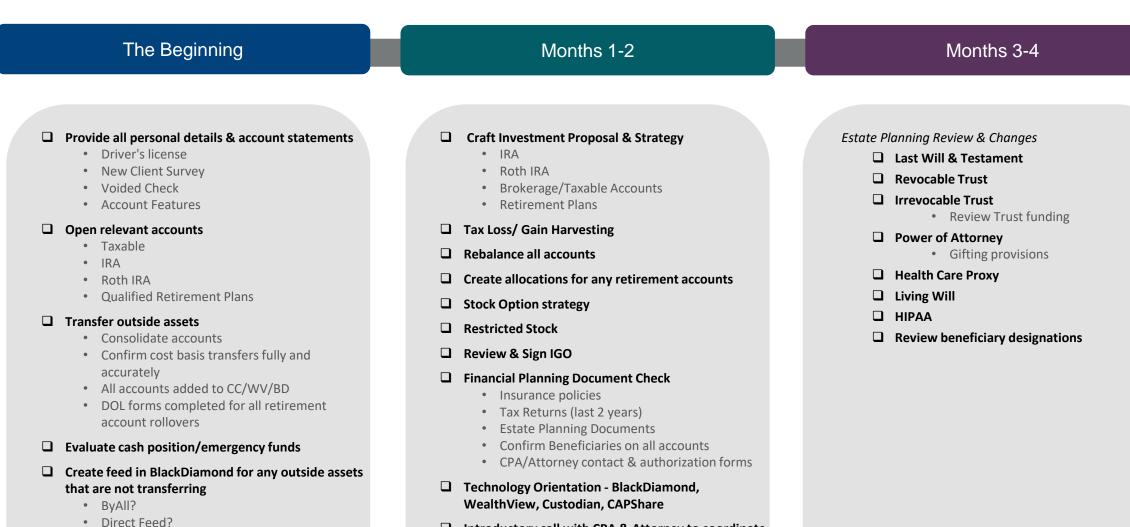
Client's First Year

• Is it a CAPTRUST Plan?



Introductory call with CPA & Attorney to coordinate planning

Client's First Year

Months 5-6

Insurance Review & Planning

Life Insurance

- Term Policies
- Employer-sponsored coverage
- Universal Life
- Whole Life

Disability Insurance

- Short Term
- Long Term
- Employer-sponsored coverage

□ Long-Term Care Insurance

- Single
- Joint
- Medicaid planning/eligibility review

Property/ Health

- Review Medicare policies/elections
- Review adequate home & car coverage

Umbrella Liability Insurance

• Review coverage limits

Tax Strategy Review & Planning

- Confirm filing status
- Manage income tax brackets
- **D** Review for adequate tax withholding

Q Review Tax deductions/credits/incentives

- 529 plans
- Charitable contributions
- Energy saving
- College
- Mortgage Interest
- QBI
- Retirement plan contributions
 - Employer plans
 - Solo retirement plans
 - IRAs

Portfolio tax optimization

- Asset location
- Mutual fund distributions

Months 7-8

Creating qualified or non-qualified plans

- Cash balance
- Deferred income
- Solo 401(k)
- HAS
- **D** Roth Conversion analysis
- C RMDs
 - QCDs
- □ Annual gifts
- □ Lifetime estate planning

Client's First Year

Months 9-10

Months 11-12

Holistic Financial Planning Review

College Planning

- Create projections and analysis related to optimal funding
- Set up 529 plans if appropriate

□ Marriage/Divorce

- Review all accounts and property ownership/titling
- Coordinate any new accounts and money transitions
- Coordinate updates to beneficiary designations
- Assist with pre/post nuptial agreements

Mortgages

- New loan or refinancing
- Obtain quotes from variety of lenders
- Facilitate all paperwork necessary

Document Retention/ Love Letter

- Manage online document vault for clients
- Complete love letter document to capture wishes

D Bringing it all together

- Reviewing retirement income plan
 - Optimize social security
 - Optimize cash flow plan
- **Q** Revisit all assets, income, expenses and goals
- Develop strategic plan incorporating all elements of client's financial situation
- □ Charitable Giving Planning
 - Best ways to gift
 - DAF
 - CRAT/CRUT
 - Appreciated positions
 - □ Maximizing gifts/ Minimizing taxes