Year End Summary

Client
November 2, 2023

illuminate
WEALTH MANAGEMENT

✉ Monthly Newsletters here | Investment Outlooks here | Meeting

🟩 Complete / NA 🟧 In Progress 🟥 Action Recommended

Cashflow

Cashflow Projection	☑	☐	☐
Portfolio Cash Review	☑	☐	☐
Goal Funding	☑	☐	☐
Charitable Contribution	☑	☐	☐
College Funding	☑	☐	☐

Insurance

Life	☑	☐	☐
Long Term Care	☐	☑	☐
Disability	☑	☐	☐
Property & Casualty	☑	☐	☐
Open Enrollment	☐	☑	☐

Tax

Tax Coordination	☑	☐	☐
Roth Conversions	☑	☐	☐
Tax Loss Harvesting	☑	☐	☐
Est Tax Payments	☐	☐	☑
Tax Projection	☑	☐	☐

Investment (as of 10/31/23)

Client Portal here

Target Allocation	60% stocks : 40% bonds
Portfolio, YTD / Inception	NA / NA
Bench, YTD / Inception*	NA / NA

- Optimism for bonds going forward, bumpy ride for stocks

Retirement

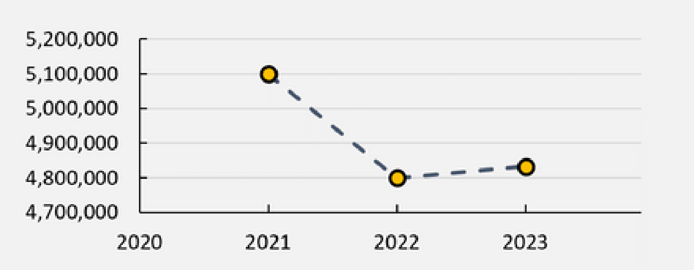
Savings Rate	☑	☐	☐
Portfolio Guardrails	☑	☐	☐
Guaranteed Income	☑	☐	☐
RMDs	☑	☐	☐
Social Security/Medicare	☑	☐	☐

Estate

Estate Documents	☐	☐	☑
Beneficiary Update	☑	☐	☐
Gifting Consideration	☑	☐	☐
Estate Tax Plan	☑	☐	☐

Net Worth History

(as of 10/31/23)



Action Items

- Long Term Care: revisit LTC in early-2024
- Estimated Tax Payment: complete Q4 estimated tax payment to both federal and state. This is necessary due to Roth Conversions
- Estate Documents: please send us your new estate documents for review

*Benchmark is comprised of FTSE Global All Cap and Bloomberg US Agg Indices, adjusted to your target allocation of stocks and bonds, rebalanced quarterly. Please reach out if you have questions.