Ibello
WEALTH MANAGEMENT

Client Service Review Meeting

Spouse 1 First Name (Age) Last Name, Spouse 2 First Name (Age) Last Name

Agenda

1. Catch up & rapport building
2. Inquire about the main things they'd like to discuss/address in the meeting
3. Review IWM-held investments
4. Review MGP
5. Review specific planning items that need to be addressed for their unique situation (rely on the below section for this)
6. Highlight main follow up items
7. Schedule the next meeting

Topics & Questions to Explore

1. What is on your mind?
2. Has anything changed since we last talked?
    a.
3. Any outstanding tasks from your last follow-up email?
    a.
4. What is your current cash position?
    a. Recommended: ?
    b. As of Last Client Service Review Meeting: ?
    c. Current:
5. Do you have any upcoming liquidity needs/goals/irregular expenses?
    a.
6. Is there any update to your current income?
7. Is there any update to your current expenses?
8. Is there any update to your current debt?
9. How is cash flow?
10. Where are they saving (account and amount)?

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a.

11. Paystub
    a. Last completed? x
12. Employee benefits
    a. Last completed? x
13. 401k audit
    a. Last completed? x
14. Retirement:
    a. Projected date? x
    b. SS? x
    c. Pension? x
    d. RMD exposure? x
    e. Expected withdrawal pressure? Unsure
15. Private Insurance (Type (whole or term), term period (if applicable), carrier, owner, death benefit)
    a. x
16. Taxes
    a. Do they need a tax projection? No Yes
    b. 2024
        i. AGI: $
        ii. TI: $
17. If they are 59 ½ or older, have we addressed in-service withdrawal? N/A Yes No
18. If they are near Medicare age, have we addressed the process with them? N/A Yes No
19. If they are retired before Medicare age have we discussed APTC's with them? N/A Yes No
20. If they are near or at RMD age, have we addressed QCDs with them? N/A Yes No

Personal

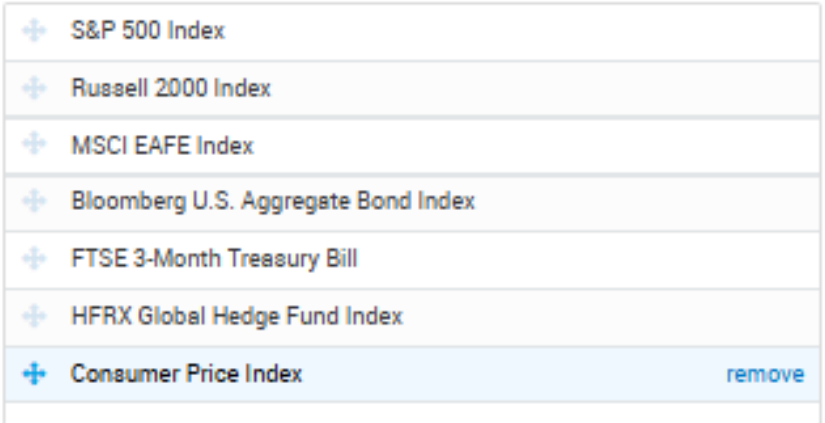
1. Primary Household Contact: x
2. Phone
    a. x
3. Email
    a. x
4. Mailing Address: x
5. Work
    a.
        i. Employer:
        ii. Occupation:
        iii. Are they happy? Yes No Unsure
        iv. Desired retirement age:
    b.
        i. Employer:
        ii. Occupation:
        iii. Are they happy? Yes No Unsure
        iv. Desired retirement age:

6. Retirement
    a. How are they spending their days?
        i.
    b. Any noteworthy fears or concerns they have?
    c. What does their perfect day look like?
7. Hobbies
    a.
8. Vacations
    a. Past trips: x
    b. Upcoming trips:
9. Health
    a. Anything unique or nuanced we should know about?
        i.
10. Family
    a. Parents
        i. Are they caring for aging parents currently?
        ii. Do they have concerns about need to care for their parents in the future?
    b. Children
        i. Names, DOBs, and what they're doing:
            1. x
    c. Grandchildren
        i. Names, DOBS, what they're doing, and through whom?
            1. x
11. Pets
    a. Names and type of animal:
        i.

Housekeeping

1. Have they written a Google Review? No Yes
2. Added to Friday newsletter client list? No Yes
3. Financial
    a. Fee: 0.0%
    b. Account Names, Risk Levels, and Beneficiaries:
        i. X
4. All "capabilities" right (cash sweep and combine statements) Yes
5. Legal Documents
    a. Do we have power of attorney on file? Yes No
    b. Are their legal documents completed? Yes No
    c. Are they up to date reflecting the client's current financial situation, family situation, and their goals? Yes No N/A
6. Is the titling of each investment account updated in CW when you scroll down? Yes
7. Cash
    a. Is there enough cash for fees and/or SWP? Yes

   b. Do they have excess cash that needs to be invested? No
8. Bank Line: Bank checking ending -xxxx on all accounts
9. Are they taking monthly distributions? No
   a. Which account?
   b. Amount?
   c. Current withholding if IRA?
      i. Federal: %
      ii. State: %
10. Are they taking age based RMDs? No
   a. If no:
      i. Are they close to RMD age and need to be addressed? No
   b. If yes:
      i. Monthly or lump sum?
   c. Which account?
   d. Amount?
   e. Current withholding if IRA?
      i. Federal: %
      ii. State: %
11. Do they have an inherited IRA? Yes No
   a. Amount?
      i. x
   b. Current withholding?
      i. Federal: x%
      ii. State: x%
12. Investment allocation
   a. Does the account need to be rebalanced? Yes No
      i. Capital gain/loss consequences?
         1. x
   b. Does the risk bucketing still look appropriate? Yes
13. Are models and benchmarks assigned to each account? Yes
   a.



14. Roth IRAs
   a. Do they have the cash flow/liquidity **ability** to do contribute? Yes No

   b. Are they eligible to contribute via *direct* contribution? Yes No
   c. Are they eligible to contribute via *back door* (both spouses or just one)? Yes No
   d. Have they made a contribution yet for the prior year? Yes No
   e. Have they made a contribution yet for the current year? Yes No
15. Account View access
   a. Are the accounts activated (does it read active)? Yes No
   b. Does it say "nicks client" for the role? Yes
   c. Can both spouses see each other's accounts? Yes
   d. Are both spouses signed up for paperless (we don't care if tax documents are still paper? Yes No
   e. Click into the client (and/or each spouse) and make sure the titling of their accounts is updated Yes
16. What is their monthly all-in LEW number? $
17. Net worth from MGP: $

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