David Warshaw, CFP®
FOUNDER & PRIVATE WEALTH ADVISOR
The WealthPlan LLC

The Four Seasons of Planning

A year-round rhythm for proactive financial planning

Financial planning isn't a once-a-year event. It's an ongoing process that evolves alongside your life, your family, your career, and your goals. Our four planning seasons help keep you organized, proactive, and confident in every stage of life.

WINTER

Retirement & Cash Flow

Winter focuses on getting organized — reviewing cash flow, retirement, Social Security, savings, and decisions that shape both the now and future you.

COMMON FOCUS AREAS

- ✓ Retirement income projections
- ✓ Cash flow and budgeting
- ✓ Social Security timing
- ✓ Withdrawal planning

SPRING

Tax Planning & Insurance Optimization

Spring is where we look for tax efficiencies and strengthen the defense in your financial plan through a thoughtful review of your insurance coverage.

COMMON FOCUS AREAS

- ✓ Tax return analysis
- ✓ Roth conversion planning
- ✓ Life and disability coverage
- ✓ Long-term care planning

SUMMER

Estate Planning & Assistance to Loved Ones

Summer focuses on protecting the people you love — reviewing estate documents, beneficiaries, legacy goals, and ways to support family across generations.

COMMON FOCUS AREAS

- ✓ Estate documents
- ✓ Ways assets transfer
- ✓ Beneficiary reviews
- ✓ Charitable & legacy planning

FALL

Investment & Account Reviews

Fall brings every account into one coordinated picture — reviewing allocation, risk tolerance, performance, outside accounts, and year-end planning opportunities.

COMMON FOCUS AREAS

- ✓ Seven-step investment process
- ✓ Portfolio review
- ✓ Tax-loss harvesting
- ✓ Outside account review

A Year with The WealthPlan LLC

Each year we move through all four seasons together. At the start of each season we meet, with the conversation focused on what matters most to you. I come with a clear agenda — and you set the priorities, so the time goes where you need it.

It's a steady, predictable rhythm you can count on year after year.

Let's start with one season.

Pick whichever season is most on your mind today. We'll start there, then build out from what matters most.

START THE CONVERSATION →

Great planning isn't about reacting. It's about preparing before life forces the conversation.

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