



Fall Conversation: Investment & Account Reviews

Your Four Seasons of Planning Meeting Guide

 WHAT TO BRING
  Retirement
  Brokerage & trust
  Annuities
  529s & UTMA's

 LIFE CHANGES  New job  Marriage or child  Retirement  Inheritance  Sold home or business

✓ Action Items



- ☐ **Take your risk questionnaire**
We review your results together and confirm your risk level.



- ☐ **Send your statements securely**
Send outside account statements through **Encyro**.



- ☐ **Download your tax documents**
Your consolidated tax forms live in your Schwab portal.

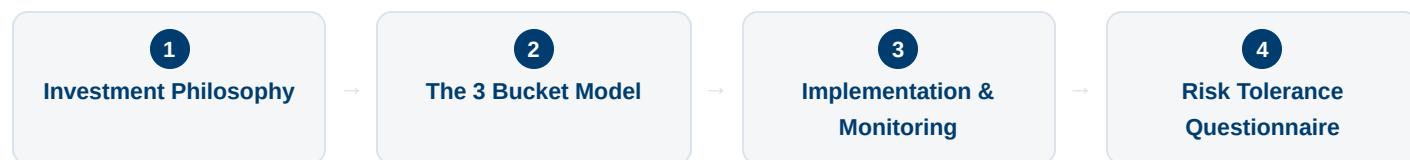


- ☐ **Review your performance report**
Your strategy mix and performance by account and household.

NOTES

Conversations

HOW I BUILD AND MANAGE PORTFOLIOS



 = I have a guide on this topic. Just ask.

Investments

- ☐ **Do you know your risk tolerance?**
I use five risk levels and five matching allocations built from more than 10 strategies.
- ☐ **How much goes in each bucket?**
Every allocation blends all three. Your questionnaire sets the amounts.


Grow
Long-term growth


Protect
Stability and income


Diversify
Lower correlation
- ☐ **Should we rebalance into new strategies?**
Once your risk tolerance is updated we finalize the strategy. Then I rebalance the portfolio for you.
- ☐ **What is your year-end tax plan?**
Set a gains limit, harvest losses, take RMDs, and finish contributions by December 31.

Account Reviews

- ☐ **Are all your accounts on the map?**
That's where duplicate holdings and hidden risk show up.
- ☐ **What should you do with an old 401(k)?** 
Leave it, roll it over, or manage it in place.
- ☐ **Are you comfortable in your portals?**
We tour Schwab, Flourish Cash, and outside accounts. Guides are in [Client Resources](#).
- ☐ **Are your account alerts turned on?**
Alerts catch fraud early.

 Low balance

 Large withdrawal

 Unusual activity

 Large transaction

 New device login
- ☐ **Any contributions or withdrawals coming up?**
Tell me early so I can raise cash or invest it the smart way.

NOTES

Also Worth Discussing

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☐ **Should any accounts be closed or combined?**

Fewer accounts, fewer mistakes.

☐ **When should you download your tax documents?**

Wait until March. Schwab releases forms in several runs and later ones can correct earlier ones.

☐ **Curious about other solutions?**

Annuities, structured notes, and direct indexing fit certain situations. Just ask.

☐ **Why does time in the market matter most?**

Compound growth does the heavy lifting.

 **Next up: Winter. Retirement & Cash Flow**

Want to talk this through? Schedule your Four Seasons of Planning review.

Book Time With David

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OTHER SEASONS

 Winter: Retirement & Cash Flow

Build your retirement paycheck and keep your cash working.

 Spring: Tax Planning & Insurance Optimization

Lower your tax bill and make sure your coverage fits your life.

 Summer: Estate Planning & Assistance to Loved Ones

Protect your legacy and plan how you help the people you love.

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Winter Conversation: Retirement & Cash Flow

Your Four Seasons of Planning Meeting Guide

WHAT TO BRING

Income sources

Monthly spending

Mortgage

Other loans

☒ Action Items

= I have a guide on this topic. Just ask.

RightCapital

- ☐ **Build your RightCapital plan**
See how your plan holds up.



Social Security Analyzer

- ☐ **Download your Social Security statement**
Create an account at www.ssa.gov. I'll analyze the optimal Social Security filing strategy.



Flourish Cash

- ☐ **Open a Flourish Cash high-yield savings account**
Earn more than most checking accounts.

Monarch

- ☐ **Link your accounts in Monarch**
See where your money goes each month.



Notion monday.com

- ☐ **Build your digital home**
Start with my assets and insurance templates.

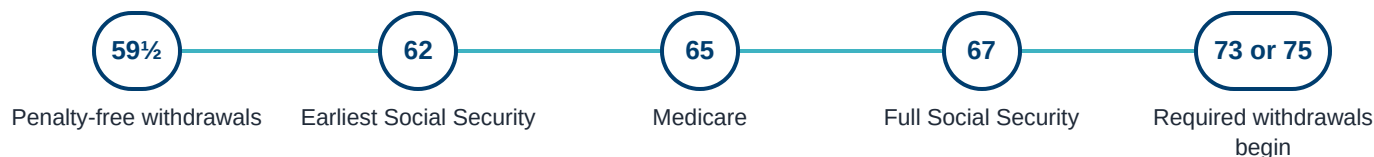


Unclaimed Funds

- ☐ **Find lost money**
Search your state's unclaimed funds site for money owed to you.

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Conversations

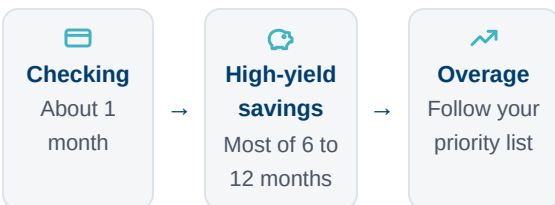


Required withdrawals start at 73 if you were born 1951 to 1959 and at 75 if born 1960 or later.

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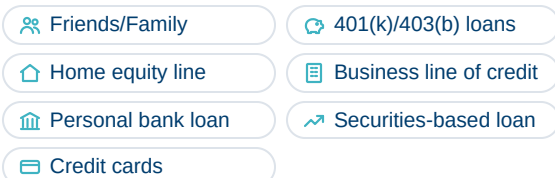
Cash Flow

☐ Is your cash the right size?



Saving for a home or wedding? Hold extra cash.

☐ Review cash backup sources in the event of an emergency



☐ How can you improve your cash flow?

Small changes can free up money every month.

☐ If you had an extra dollar where would it go?

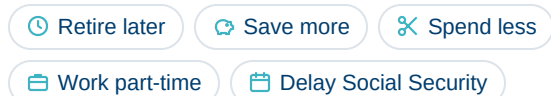
A clear order of priorities keeps every dollar working.

☐ How does your debt fit the plan?

Mortgage, rates, and payoff timing shape your cash flow and your options.

Retirement

☐ Which levers can you pull?



☐ How can you protect against sequence of returns risk?

Bad markets early in retirement do the most damage.

☐ How much can you safely withdraw?

I'll set a spending rate your savings can support for life.

☐ Are you giving yourself permission to spend?

Running out at 80 is a risk. So is never enjoying what you built.

☐ Which accounts should you fund, draw from, or convert?

Roth conversions in lower-income years can shrink future taxes.

☐ What account moves are planned this year?

Take any required withdrawal by December 31. Review contributions, withdrawals, and recurring changes.

+ Also Worth Discussing

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☐ **Where will you live and what will you do?**
Choose a place near family, specialized healthcare networks, and the year-round activities and hobbies you enjoy. Tax rates are only one factor.

☐ **What worries you about retirement?** 
Naming your fears and easing in with part-time work or sabbaticals make the change easier.

☐ **How will you cover healthcare before Medicare?**
Retiring before 65 means planning for coverage and cost.

☐ **Should you take a pension lump sum?** 
The answer depends on your health, income needs, and comfort with risk.

☐ **Would a daily money manager help?**
These professionals pay your bills for you and keep paperwork on track.

☐ **Is a young person in your life building wealth?** 
Let me show them the paths to wealth creation.

 **Next up: Spring. Tax Planning & Insurance Optimization**

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OTHER SEASONS

 **Spring: Tax Planning & Insurance Optimization**
Lower your tax bill and make sure your coverage fits your life.

 **Summer: Estate Planning & Assistance to Loved Ones**
Protect your legacy and plan how you help the people you love.

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Spring Conversation: Tax Planning & Insurance Optimization

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- WHAT TO BRING
- Tax return
 - Insurance statements
 - P&C declarations
 - Health plan summary
- LIFE CHANGES
- Married
 - New baby
 - New home
 - Job change
 - Inheritance

☒ Action Items



In-Force Illustrations



Get a health check on your policy

Ask your carrier for an in-force illustration. It shows whether your policy is healthy or at risk of lapsing.



Upload documents securely

Send your tax return and illustrations through [Encyro](#).



Review your tax return analysis

I'll analyze your return to find tax savings and show your key tax rates.



Rodney Mogen, DBA, MBA



Schedule a coverage review

Rodney is my insurance specialist with 20+ years of experience. We find the right coverage together.

NOTES

Conversations



Schwab releases tax forms in several runs. Waiting until March to file helps you avoid an amended return.

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Tax Planning

- ☐ **Do you know this year's important numbers?** 
Tax brackets, contribution limits, and key thresholds change every year.
- ☐ **Are your withholdings on track?**
A quick check now prevents a surprise bill or a big refund.
- ☐ **Do you have money in all three tax buckets?** 
Taxable, tax-deferred, and Roth accounts each get taxed differently.
- ☐ **Can tax loss harvesting lower your bill?**
Selling investments at a loss can offset gains.
- ☐ **How much in capital gains can you afford this year?**
I'll set a limit on the gains you take this year.
- ☐ **Could a qualified charitable distribution help your giving?**
At 70½ you can give straight from your IRA instead of your checkbook.
- ☐ **Should you consider a Roth conversion?** 
Convert in lower-income years to shrink future taxes. High earners can also use a backdoor Roth.

Insurance

- ☐ **Is your life insurance enough?** 
Your family should be covered if something happens tomorrow.
- ☐ **What happens if you cannot work?** 
Disability insurance replaces your paycheck.
- ☐ **What is your long-term care plan?** 
Care costs can drain savings without a plan.
- ☐ **Does your home, auto, and umbrella coverage fit?** 
Your declaration pages show the gaps.
- ☐ **Does your health plan still fit?**
Review costs and coverage every year.
- ☐ **Are you paying for coverage you no longer need?**
I'll find gaps and cut redundancies.
- ☐ **Does your business need its own coverage?**
Key person and buy-sell insurance protect owners.

Also Worth Discussing



Could business tax strategies help?

Business owners have more ways to lower taxes. Your entity choice drives many of them.



Are you using your workplace benefits?

Stock options, RSUs, and unused perks all need a tax plan.



Have we talked about asset protection?

I review the strategies that fit your situation.



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Summer Conversation: Estate Planning & Assistance to Loved Ones

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WHAT TO BRING

 Estate documents

 Beneficiary designations

 Legal agreements

 Legacy goals

LIFE CHANGES

 New child

 Marriage or divorce

 Death in family

 New state

 Asset change

☒ Action Items



Estate Attorney

☐

Meet with an estate attorney

Most plans take a few weeks and cost less than people expect.

☐

Create documents online

Trust & Will is an affordable option for wills, trusts, and directives.



Beneficiary Review

☐

Check every beneficiary

Check primary and contingent names on every account.

☐

Send your documents securely

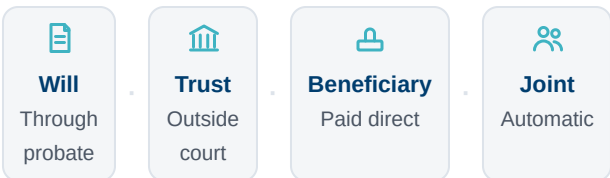
Send your documents through Encyro.

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Estate Planning

☐ How will your assets transfer?



☐ Are your core documents in place?

Four documents: who gets what, who decides money, who decides medical.

☐ Who should prepare your plan?

An attorney, an online service, or an employer benefit.

☐ Which trust type fits your goals?

Some trusts you can change. Some protect assets from nursing home costs.

☐ When was your plan last updated?

Review it every 3 to 5 years and after any life change above.

Assistance to Loved Ones

☐ How can you help aging parents?

Support often starts before anyone asks for it.

☐ What is the right way to gift?

Custodial accounts, 529 plans, and trusts each help minor children differently.

☐ Are you funding education goals?

529 plans and other accounts can help the next generation.

☐ What is your charitable giving strategy?

Donor-advised funds, qualified charitable distributions, charitable trusts, and gifts of appreciated stock.

☐ What legacy beyond money do you want to leave?

Stories and traditions outlast the dollars.

+ Also Worth Discussing

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☐ **What to do if a spouse passes?** 
We have resources to help you in this difficult time.

☐ **Who will care for minor children?**
Name guardians and plan for how they will be supported.

☐ **Should you name a corporate trustee?**
A bank or trust company can take the burden off your kids.

☐ **What happens if cognitive decline sets in?**
Decide now who steps in.

☐ **Are your assets titled to match your plan?**
An unfunded trust or a stray joint account can override your documents.

☐ **Who knows where your documents are?**
These people should know where to look and who to call.

 Executor  Trustee

 Power of attorney

+ Health proxy

 Guardian

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