CLIENT REVIEW

CLIENT	DATE	EMAIL

Let's have a focused conversation around what has changed, what matters most now, and the actions that keep your financial plan moving forward.

WHAT'S CHANGED?

Personal, family, career or business updates
Major purchases, liquidity needs or new priorities

GOALS & PRIORITIES

New objectives, concerns or opportunities
What should we focus on today?

YOUR FINANCIAL SNAPSHOT

Balance sheet & net worth
Cash flow / spending
Mortgage & debt
Outside accounts

PORTFOLIO & INVESTMENTS

Asset allocation & risk
Tax-aware positioning
Rebalancing / implementation

PROTECT WHAT MATTERS

Health & long-term care
Disability & life insurance
Home / auto / earthquake
Umbrella coverage

TAX STRATEGY

CPA coordination
Tax returns & estimated taxes
Capital gains / loss considerations

RETIREMENT & EDUCATION

Employer plans
IRA / RMD strategy
Non-qualified assets
529 / education funding
Beneficiary / TOD review

ESTATE & LEGACY

Wills & trusts
Gifting strategies
Estate-tax considerations
Attorney coordination

NOTES

NEXT MEETING	NET WORTH	LIQUID NET WORTH	ANNUAL INCOME