



Helping you live your one life the best way you can

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## Client Service Outline

The purpose of this document is to answer the question: “When do I meet with my planner?”

During the first year of our work together, we meet an average of 6 times. We work through the 5 core areas of financial planning to ensure all areas are updated.

The core areas of financial planning are: Retirement Income (Cashflow), Estate Planning, Risk Management/Insurance, Taxes, and Investments.

After our first year of work together, we will transition into a regular review cadence.

We have 1 required meeting in October to review your account, update your financial plan, and answer any questions you may have.

We have 1 encouraged meeting in April to review your tax return and answer any questions you may have.

Outside of April and October, you can schedule a meeting with your planner to discuss anything that may come up. Meetings are available the 2<sup>nd</sup> week of any month, outside of April or October. Email your planner anytime during the month prior to the meeting and we will get you on the calendar. For example, if you want to meet in July, email in June.

For urgent, 911 issues we will connect with you as soon as possible. Please see the Client Communication policy to see how and when to communicate with your planner.

Additionally, we proactively review an area of your financial life each quarter. This is personalized and unique to you.

Review Schedule:

- Quarter 1 – 1099/RMD Letter – summarizes the 1099s that you will receive, the tax implications of them, and any unique financial planning activity that occurred during the year that you and your tax preparer need.
- Quarter 2 – Guardrails or Savings Rate Analysis depending on your situation.



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- Quarter 3 – Changes each year – Examples included beneficiary updates, estate planning, identity theft, primary mortgage analysis, etc.
- Quarter 4 – Tax Strategy Report – Detailed tax projection and recommendations to reduce lifetime tax bill.