

# SHORE POINT ADVISORS

## WEALTH MANAGEMENT Annual Service Calendar

### Winter Season / Goal Planning



**Define Personal & Financial Goals**  
(short-, mid-, & long-term)



**Align Investment & Saving Strategies**  
with updated goals & life changes

### Spring Season / Portfolio Review



**Evaluate Investment Performance**  
relative to benchmarks and goals



**Discuss Personal Risk Tolerance & Current Allocation**  
to ensure proper diversification

### Summer Season / Protection Planning



**Review Estate Planning**  
and coordinate with estate planning attorney if necessary



**Evaluate Current Liability Coverage**  
on all property & casualty insurance policies



**Discuss Legacy and Beneficiary Designations**  
to reflect current wishes



**Protect Family & Income**  
If insurances are deemed necessary

### Fall Season / Tax Planning



**Review Current-Year Income & Deductions**  
Final Tax Return Analysis



**Plan for Tax Loss Harvesting**  
Capital Gains, QCDs, and other year-end strategies



**Final Roth Conversions & Distribution Analysis**  
Reassessment & RMDs



**Coordinate with CPA or Tax Professionals**  
to align strategies

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