

SHORE POINT ADVISORSSM

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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