



## FINANCIAL STRATEGIES & MONEY MANAGEMENT SERVICES AFTER OUR FIRST YEAR TOGETHER – ONGOING PLANNING

FIRST QUARTER JAN - MARCH	SECOND QUARTER APRIL - JUNE	THIRD QUARTER JULY - SEPTEMBER	FOURTH QUARTER OCTOBER – DECEMBER
<b>Game Plan / Complete Updated Meetings</b>		<b>Annual Review Meetings</b>	
<p><b>Goal Setting:</b> Together we prioritize what’s most important to you &amp; create an action plan to help accomplish your goals for the year ahead.</p> <p><b>Life Insurance Review:</b> Review existing life insurance coverage to ensure you are properly insured based on your current income and outstanding liabilities.</p>	<p><b>Educational Strategies:</b> For clients with college-bound children we prepare and monitor your educational analysis to align your college savings with your goals and objectives.</p> <p><b>Disability Insurance Review:</b> Review your existing coverage to ensure that it keeps up with your compensation to make sure you are properly insured against a long-term disability event.</p> <p><b>Long-Term Care Insurance Review:</b> We review your existing coverage to ensure you are prepared for the possibility of a long-term care event.</p>	<p><b>Employer Benefit Review:</b> Review current employer benefits, in order to maximize non-wage compensation.</p> <p><b>Risk Tolerance Review:</b> Assess your individual tolerance for investment risk (every two years).</p> <p><b>Asset Allocation Review:</b> Review your portfolio’s asset allocation with respect to future goals.</p> <p><b>Money Management Review:</b> Review your existing portfolio for rebalancing opportunities.</p>	<p><b>Net Worth Review:</b> Annual review of your household net worth.</p> <p><b>Financial Independent Review:</b> Revisit “What If” scenarios developed in your initial plan.</p> <p><b>Investment Performance Review:</b> Review the performance of your investment portfolio against appropriate benchmarks.</p>
<b>Year-Round Communication: to address your questions, concerns new opportunities, changes in circumstances, etc.</b>			

\*The financial analysis and recommendations are not intended to replace the need for independent tax, accounting, or legal review. Individuals are advised to seek the counsel of such licensed professionals. Securities and Investment Advisory Services are offered through Royal Alliance Associates, Inc., member FINRA/SIPC. Royal Alliance Associates Inc. is separately owned and other entities and/or marketing names, products or services referenced here are independent of Royal Alliance Associates, Inc. 225-20150410-227677