Coellaborate

Annual Service Calendar — *Accumulator*

IDEAL FOR *Working clients 6+ years from their target retirement date, still in active wealth-building / accumulation mode.*

MONTH	CLIENT-FACING TOUCHPOINT	INTERNAL / ADVISOR TASKS
January	New Year kickoff note: updated IRA/401(k)/HSA contribution limits; quick review of last year's savings rate.	Update CRM contribution-limit fields; pull year-end statements; build tax-document checklist for each household.
February	Tax season prep reminder — document checklist, RSU/stock comp vesting questions.	Coordinate document collection with client's CPA; track cost-basis reports for equity comp.
March	Q1 portfolio check-in — market update, rebalance conversation if drift is significant.	Run portfolio drift/rebalance reports; flag accounts outside target allocation.
April	Tax-filing wrap-up — confirm IRA contributions made before deadline; review effective tax rate.	Log Form 5498 confirmations; update tax profile assumptions in planning software.
May	Insurance check-in — life/disability coverage adequacy given income or family changes.	Request in-force illustrations; audit beneficiary designations on all accounts and policies.
June	Mid-year goals review — progress toward home purchase, education funding, or retirement savings targets.	Refresh goal-tracking dashboard; update financial plan with actual year-to-date savings.
July	Cash flow & emergency fund review; debt paydown progress check-in.	Pull cash-flow/spending reports from account aggregation tool.
August	Quarterly market commentary / educational newsletter — staying disciplined through volatility.	Draft and schedule client newsletter; log delivery in CRM.
September	Estate planning basics check — confirm will, POA, and healthcare directive are in place.	Flag missing documents in CRM; queue attorney referral for gaps.
October	Open enrollment support — 401(k) contribution %, HSA/FSA elections, benefit option review.	Send benefits-elections checklist; update contribution elections once confirmed.
November	Year-end tax planning — Roth conversion opportunity, tax-loss harvesting, charitable giving, bonus planning.	Run tax projection; coordinate withholding/estimated payments with CPA.
December	Annual review meeting — full plan review, goal-setting for next year, year-end appreciation touch.	Prepare annual review packet; log meeting notes; schedule next year's touchpoint cadence.

Adapt cadence and channel (call, email, portal message) to your firm's segmentation. If you need help building this out as a workflow in your CRM, [reach out and we'll chat!]