Coellaborate

Annual Service Calendar — *High-Net-Worth / Complex Planning*

IDEAL FOR *Clients with multi-entity tax situations, trusts, business ownership, concentrated positions, or active multi-generational planning needs.*

MONTH	CLIENT-FACING TOUCHPOINT	INTERNAL / ADVISOR TASKS
January	Annual wealth strategy kickoff — review prior year's tax outcomes across entities; set this year's planning priorities.	Convene advisor team (CPA, attorney) for an annual planning call; document priorities in CRM.
February	Tax season coordination — K-1s, multi-entity return status, estimated payment review.	Track document collection across all entities and the CPA relationship.
March	Investment Policy Statement review — alternative investments, concentrated positions, liquidity needs.	Update IPS document; review illiquid holdings and upcoming capital calls.
April	Estate & trust review — trust funding audit, trustee decision check-ins, review of GRATs/ILITs/other vehicles.	Coordinate with estate attorney; confirm trust administration and filings are current.
May	Charitable giving strategy — donor-advised fund funding, CRT/CLT review, family foundation grant planning.	Coordinate with DAF sponsor; track grant recommendations and funding schedule.
June	Business succession planning check-in (if applicable) — buy-sell agreement review, valuation update.	Confirm business valuation is current; coordinate with business attorney.
July	Family wealth education / next-gen meeting — involve heirs, discuss values-based planning.	Prepare family meeting agenda and educational materials.
August	Risk management & liability review — umbrella coverage, asset titling, personal/cyber risk audit.	Coordinate with P&C insurance broker; confirm titling matches estate plan intent.
September	Multi-generational wealth transfer review — annual exclusion gifting, lifetime exemption usage, 529 superfunding.	Update gifting ledger; confirm exemption usage against current limits.
October	Year-end tax projection — multi-entity bracket management, Roth conversions, cross-account harvesting.	Run comprehensive tax projection with the CPA team; document recommendations.
November	Advisor team coordination meeting — align CPA, attorney, and insurance team on year-end strategy.	Schedule and document the joint planning call; distribute action items.
December	Annual comprehensive review — full family wealth review, legacy conversation, next year's strategic priorities.	Prepare comprehensive annual report; update CRM records across all entities and trusts.

This cadence assumes a coordinated advisor team (CPA, estate attorney, insurance/P&C broker). Build shared checklists so every professional sees the same calendar. 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!