Coellaborate

Annual Service Calendar — *Pre-Retiree*

IDEAL FOR *Clients 1–5 years from their target retirement date, actively transitioning from accumulation to a retirement income plan.*

MONTH	CLIENT-FACING TOUCHPOINT	INTERNAL / ADVISOR TASKS
January	Retirement income plan refresh — update projections with prior year's actual returns and contributions.	Refresh planning software assumptions; pull updated Social Security benefit estimates.
February	Tax season check-in — final working-years tax strategy, withholding review.	Coordinate with CPA on late-career tax bracket planning.
March	Social Security filing strategy deep-dive — compare claiming ages and break-even scenarios.	Run Social Security Filing Strategy Analyzer; document recommended filing window.
April	Healthcare bridge planning — COBRA/ACA marketplace options if retiring before 65; long-term care conversation.	Research current marketplace premium estimates for client's state and household size.
May	Retirement date stress test — review plan outcomes across multiple retirement dates and market scenarios.	Run/update Monte Carlo analysis; summarize results for client conversation.
June	Pension / employer benefit election review (if applicable) — survivor benefit and lump-sum vs. annuity analysis.	Request pension estimate letters from employer plan administrator.
July	Mid-year check-in — confirm target retirement date is still realistic; adjust final-stretch savings rate.	Update cash-flow projections through target retirement date.
August	Medicare 101 education (clients turning 64–65) — enrollment windows, IRMAA basics.	Prepare personalized Medicare timeline; flag potential IRMAA exposure.
September	Estate plan & beneficiary review — confirm documents reflect the coming retirement transition.	Confirm attorney coordination; update beneficiary forms as needed.
October	Medicare enrollment support — Annual Election Period begins Oct 15; plan comparison assistance.	Coordinate with Medicare broker/specialist; track enrollment deadlines.
November	Year-end tax & Roth conversion analysis — capture the final working-year conversion window.	Run tax bracket projections with CPA; document conversion recommendation.
December	Annual retirement-readiness review — final countdown checklist and 12-month transition timeline.	Prepare formal retirement transition plan; schedule pre-retirement education session.

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!]