Coellaborate

Annual Service Calendar — *Retiree*

IDEAL FOR *Clients currently in retirement and drawing income from their portfolio, pension, and/or Social Security.*

MONTH	CLIENT-FACING TOUCHPOINT	INTERNAL / ADVISOR TASKS
January	New year income plan — confirm distribution schedule; review COLA impact on Social Security/pension.	Update withdrawal plan for new tax brackets and IRMAA thresholds.
February	Tax season prep — 1099s, prior-year RMD confirmation, QCD documentation.	Coordinate with CPA; confirm prior-year RMD was satisfied and documented.
March	Portfolio & withdrawal-rate review — sequence-of-returns check, rebalance as needed.	Run distribution sustainability report; document withdrawal rate vs. plan.
April	Tax-filing wrap-up — review effective tax rate; discuss IRMAA two-year look-back implications.	Flag IRMAA appeal opportunities (life-changing events); run IRMAA Appeal tool if applicable.
May	Healthcare & Medicare check-in — confirm current coverage is still the right fit.	Note any plan changes in CRM for AEP comparison later in the year.
June	Mid-year spending review — confirm withdrawals are on pace; discretionary spending check-in.	Update cash-flow dashboard with actual year-to-date distributions.
July	Qualified Charitable Distribution (QCD) & giving planning — process early to spread out RMD satisfaction.	Coordinate QCD processing with custodian; log gifts against RMD requirement.
August	Legacy & estate review — beneficiary designations, trust funding check, family conversation prompts.	Confirm documents are current; flag stale beneficiary forms for update.
September	RMD calculation & confirmation — verify current-year RMD amount and timeline.	Run RMD calculation report; set internal year-end completion reminder.
October	Medicare Annual Election Period support (Oct 15–Dec 7) — plan review and comparison.	Coordinate with Medicare broker; track each household's enrollment status.
November	Year-end tax & IRMAA management — finalize QCDs, tax-loss harvest, confirm RMD on pace for Dec 31 deadline.	Confirm RMD completion status for every applicable account; run final tax projection.
December	Annual review meeting — full plan review, legacy/gratitude conversation, preview of next year's income plan.	Prepare annual review packet; complete year-end CRM wrap-up and RMD sign-off.

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!]