# CRM Tag Library

*Special Service & Planning-Trigger Tags for Client Segmentation*

This is a working reference for tagging clients in your CRM (Redtail, Wealthbox, Salesforce, or similar) based on the planning triggers and special circumstances that call for extra attention — RMDs, QCDs, special needs dependents, and more. Apply a tag as soon as a client meets the description and use the “When It Might Be Needed” column to build recurring tasks or reminders around it. Tags are grouped by category and pulled from the full list of planning triggers in the Bespoke Annual Service Calendar Generator.

## Age & Timing Triggers

| Tag | Description | When It Might Be Needed |
|---|---|---|
| **RMD73**<br>**RMD75** | Client has reached RMD age (73, rising to 75 under SECURE 2.0). | Flag the year the client turns 73/75; review every October to confirm the RMD is calculated and scheduled before the 12/31 deadline (4/1 in the first year). |
| **SSWIN** | Client is approaching or within the Social Security filing window (age 62-70). | Apply from about age 60 through 70; revisit every March as health, cash flow, and spousal/survivor circumstances evolve. |
| **MCR65** | Client is approaching Medicare enrollment (turning 65). | Apply about 6 months before the 65th birthday; review every October during Medicare's annual open enrollment for IRMAA and plan changes. |
| **CATCH50** | Client is age 50+ and eligible for standard catch-up contributions. | Apply at age 50; check every January that catch-up amounts are being maximized in the 401(k)/IRA. |
| **SCATCH** | Client is age 60-63 and eligible for the SECURE 2.0 'super' catch-up. | Apply from age 60 through 63; confirm every January the plan offers it and the client is using the higher limit. |
| **QCD705** | Client is age 70 1/2+ and eligible to make Qualified Charitable Distributions. | Apply at 70 1/2; revisit every November alongside year-end charitable and RMD planning. |

## Retirement Accounts

| Tag | Description | When It Might Be Needed |
|---|---|---|
| **TRDIRA** | Client holds a Traditional IRA, 401(k), or 403(b). | Apply as soon as the account is opened; review contribution levels, allocation, and beneficiaries every January. |
| **ROTHIRA** | Client holds a Roth IRA or Roth 401(k). | Apply when the account is opened; track every May to confirm 5-year clock start dates and evaluate conversion opportunities. |
| **OLD401K** | Client has multiple old employer plans still outstanding. | Apply as soon as a former-employer balance is identified; revisit every June to confirm nothing has been forgotten and whether consolidation makes sense. |

| Tag | Description | When It Might Be Needed |
| --- | --- | --- |
| **PENSION** | Client participates in a defined-benefit pension. | Apply once pension eligibility is confirmed; review every July for survivor benefit elections and any lump-sum window offers. |
| **INHIRA** | Client is a beneficiary of an inherited IRA or retirement account. | Apply immediately upon inheritance; review every February to track the 10-year distribution deadline and confirm spouse/non-spouse/EDB classification. |
| **HSA** | Client holds a Health Savings Account. | Apply as soon as the HSA is opened; review every March for contribution limits and long-term investment of the non-cash balance. |
| **SEPSOLO** | Client has a self-employed or small-business retirement plan (SEP, SIMPLE, Solo 401(k)). | Apply once self-employment income begins; confirm every September that contribution deadlines and maximum funding are on track. |
| **BACKDR** | Client uses a backdoor or mega-backdoor Roth strategy. | Apply once the strategy is adopted; recheck every May for pro-rata rule exposure and after-tax contribution capacity. |

## Tax Planning

| Tag | Description | When It Might Be Needed |
| --- | --- | --- |
| **TAXBRK** | Client holds a taxable brokerage account. | Apply as soon as the account is funded; run a loss/gain harvesting review every November before year-end. |
| **ROTHCV** | Client is a candidate for Roth conversions. | Apply when income dips or brackets are favorable; model conversion amounts every October against tax brackets and IRMAA thresholds. |
| **ESTTAX** | Client pays quarterly estimated taxes. | Apply as soon as quarterly payments begin; recalculate safe-harbor estimates every January and after any income change. |
| **AMT** | Client has a history of AMT exposure. | Apply after the first AMT year; re-run the estimate every October if the income mix has changed. |
| **CHARIT** | Client is charitably inclined. | Apply as soon as regular giving is identified; review QCD, donor-advised fund, and bunching strategies every November. |
| **STRES** | Client has changed or splits state residency. | Apply immediately upon a residency change; confirm filing/withholding and estate exposure every February. |
| **ACA** | Client is enrolled in or eligible for ACA marketplace coverage. | Apply while on marketplace coverage; manage MAGI every October to preserve premium tax credits. |
| **GIFTING** | Client makes annual gifts to family or others. | Apply once gifting begins; track exclusion and lifetime exemption use every November, including 529 superfunding. |
| **72T** | Client has made a 72T election to utilize his Qualified Account without Penalty | When checking client’s tax return to ensure it was properly reported |

## Education Planning

| Tag | Description | When It Might Be Needed |
|---|---|---|
| PLAN529 | Client holds one or more 529 plans. | Apply when the account is opened; review allocation, beneficiary, and state deduction every August. |
| ESA | Client holds a Coverdell ESA. | Apply when the account is opened; confirm contribution limits and the age-30 distribution deadline every August. |
| UTMA | Client holds a UTMA/UGMA account. | Apply when the account is opened; track the age-of-majority transfer date every August. |

## Estate Planning

| Tag | Description | When It Might Be Needed |
|---|---|---|
| WILL | Client has an executed will. | Apply once the will is signed; flag for review every April if it's more than 3-5 years old or a life event has occurred. |
| TRUST | Client has a revocable or irrevocable trust. | Apply when the trust is established; confirm funding and trustee choices every April. |
| BENDESG | Client has beneficiary designations on file. | Apply as soon as any account is opened; reconfirm every February, especially after marriage, divorce, birth, or death. |
| POAHC | Client has a Power of Attorney or Healthcare Directive. | Apply once documents are executed; confirm they're current every April. |
| ESTEXEM | Client's estate is near or over the federal or state estate tax exemption. | Apply once net worth approaches the threshold; recheck exemption levels and gifting strategy every May. |
| DIGAST | Client has meaningful digital assets (crypto, online accounts, domains). | Apply once identified; confirm inventory, access instructions, and executor authority every June. |

## Insurance

| Tag | Description | When It Might Be Needed |
|---|---|---|
| LIFEINS | Client holds one or more life insurance policies. | Apply when a policy is issued; review coverage and cash-value performance every July. |
| LTC | Client has long-term care insurance or an LTC funding plan. | Apply when the policy is purchased or plan established; confirm premiums and benefit triggers every July. |
| DISINS | Client holds disability insurance. | Apply when coverage begins; confirm it still matches income every July. |
| UMBRELA | Client holds an umbrella liability policy. | Apply when the policy is issued; confirm the coverage limit still matches net worth |

| Tag | Description | When It Might Be Needed |
|---|---|---|
| | | every July. |

## Employment & Government Benefits

| Tag | Description | When It Might Be Needed |
|---|---|---|
| **RSUESPP** | Client receives employer stock, RSUs, ESPP, or options. | Apply as soon as equity compensation begins; check concentration and vesting every March, watching blackout periods. |
| **ISONSO** | Client holds ISOs or NSOs. | Apply once options are granted; model exercise timing against AMT exposure and expiration every October. |
| **OPENENR** | Client has annual employer open enrollment. | Apply while actively employed; revisit benefit elections every October during open enrollment. |
| **MILFAM** | Client is part of a military family (active, reserve, or veteran). | Apply upon military affiliation; review TSP, SBP election, VA benefits, and Blended Retirement System status every June. |
| **SSSPOUS** | Client is eligible for a Social Security spousal or survivor benefit. | Apply once spousal eligibility applies; coordinate claiming strategy every March as circumstances change. |

## Family & Special Situations

| Tag | Description | When It Might Be Needed |
|---|---|---|
| **SPECNDS** | Client has a dependent with special needs. | Apply as soon as the dependent is identified; confirm ABLE account/special needs trust funding every February so means-tested benefits aren't jeopardized. |
| **DIVBLND** | Client is divorced or part of a blended family. | Apply immediately upon divorce or remarriage; confirm QDRO execution and beneficiary designations every February. |
| **AGNGPRN** | Client is caring for aging parent(s). | Apply once caregiving begins; check in on costs, POA status, and impact on the client's own plan every September. |
| **BIZOWNR** | Client is a business owner. | Apply as soon as ownership is established; review succession/buy-sell agreements, valuation, and key-person insurance every September. |
| **FORNASS** | Client is a non-U.S. citizen, dual citizen, or holds foreign assets. | Apply upon identification of foreign ties/assets; confirm FBAR/FATCA filings and treaty considerations every February. |

## Investments & Cash Flow

| Tag | Description | When It Might Be Needed |
|---|---|---|
| **CONCSTK** | Client holds a concentrated single-stock position. | Apply as soon as concentration is identified; reassess the diversification plan every March. |
| **ALTINV** | Client holds alternative or illiquid investments. | Apply when the investment is acquired; obtain an updated valuation every June. |
| **RENTAL** | Client owns rental property or a second home. | Apply once the property is acquired; review cash flow, depreciation, and 1031 opportunity every February. |
| **CRYPTO** | Client holds cryptocurrency or digital assets as an investment. | Apply once holdings are identified; confirm custody/security and reconcile cost basis every November. |
| **MTG** | Client carries a mortgage. | Apply when the mortgage originates; check refinance opportunity and payoff timeline every May. |
| **STULOAN** | Client carries student loans (self or co-signed). | Apply when the loan originates; review repayment/forgiveness status every May. |
| **PORTWD** | Client (retiree) relies on the portfolio for living expenses. | Apply at the start of portfolio withdrawals; confirm the withdrawal rate is sustainable every June. |

## Aging & Client Protection

| Tag | Description | When It Might Be Needed |
|---|---|---|
| **COGRISK** | Client is age 75+ or shows signs of cognitive change. | Apply at 75 or upon any observed change; confirm a trusted contact is on file every January and watch for signs of exploitation. |
| **POAACT** | Client has a Power of Attorney that may need to be activated. | Apply once activation becomes plausible; confirm the agent's awareness and document access every April. |
| **LTCACTV** | Client is currently receiving or anticipating long-term care. | Apply once care begins or is imminent; coordinate LTC benefits and Medicaid planning every July. |
| **ALONE** | Client lives alone or has limited family nearby. | Apply once identified; confirm emergency contacts and support network every October. |

## Life Events & Transitions

| Tag | Description | When It Might Be Needed |
|---|---|---|
| **NEWMARR** | Client recently married or engaged. | Apply immediately upon the event; update beneficiaries, titling, insurance, and estate documents every February. |

| Tag | Description | When It Might Be Needed |
|---|---|---|
| **DIVWID** | Client recently divorced or widowed. | Apply immediately upon the event; confirm asset division, filing status, and refreshed documents every April. |
| **NEWKID** | Client recently had/adopted a child or welcomed a grandchild. | Apply immediately upon the event; confirm guardianship, insurance adequacy, and 529 funding every August. |
| **NEWJOB** | Client changed jobs or started a business in the last year. | Apply immediately upon the event; confirm rollover decisions and new benefits every January. |
| **RELOC** | Client relocated to a new state in the last year. | Apply immediately upon the move; recheck withholding, domicile, and estate law differences every February. |
| **WNDFALL** | Client received an inheritance or other windfall. | Apply immediately upon receipt; integrate assets into the plan every June. |
| **SOLDBIZ** | Client sold a business or major asset in the last year. | Apply immediately upon the sale; plan tax treatment and reinvestment every September. |
| **PRERET** | Client is retiring within the next 1-5 years. | Apply once the retirement date is within 5 years; confirm income plan and glide path every December. |
| **NEWRET** | Client is newly retired (within the last year). | Apply immediately upon retirement; sequence withdrawals and confirm healthcare bridge every November. |