



_____ & _____
Implementation Plan
Date: _____

TODAY'S AGENDA

- Review performance of investment accounts
- Introduce BWC Circle Chart
- Review Circle Chart for updates
- Discuss any changes needed to Investment Policy Statement
- Discuss any changes needed to Risk Tolerance Questionnaire
- Confirm access and delivery preferences
- Discuss contributions
- Discuss RMD
- Update Financial Plan

ACTION ITEMS FOR _____

- February/March – all tax documents to CPA for income tax preparation
- April – sign taxes and mail before April 15th
- Review all insurance policies
- Review all insurance policies, including Medicare supplement/Medigap Policy (65+)
- Estate Planning: Update will, power of attorney, and healthcare power of attorney if necessary

ACTION ITEMS FOR FUTURE YEARS

20____ turns 59 ½ on _____ and may take distributions from qualified retirement accounts penalty free.

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20____ turns 62 on _____ the earliest possible age for Social Security benefits. Discuss strategy prior to _____.

20____ turns 62 on _____ the earliest possible age for Social Security benefits. Discuss strategy prior to _____.

20 _____ turns 65 on _____. Three months before your birthday, we will call to apply for Medicare.

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20 _____ turns _____ on _____, full retirement age for Social Security benefits. Review strategy.

20 _____ turns _____ on _____, full retirement age for Social Security benefits. Review strategy.

20 _____ turns 70 ½ on _____. Discuss timing of Required Minimum Distributions by _____.

20 _____ turns 70 ½ on _____. Discuss timing of Required Minimum Distributions by _____. [Click here to enter text.](#)