



Plandeavor

# Annual Service & Implementation Guide

This guide is not applicable to Consultation Services, standalone investment management, or Washington State-domiciled clients.

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# Annual Service Experience

At Plandeavor, we believe that true financial security is the result of a proactive, year-round rhythm. Whether you are considering a partnership with us or have been a client for years, this document serves as the blueprint for our commitment to your financial well-being.

Financial planning is often reactive, but our process is designed to stay ahead of the curve. We have structured our service into a seasonal cycle to ensure that no stone is left unturned.

## *Our Core Pillars of Oversight*

This calendar outlines how we maintain a 360-degree view of your financial life across five key areas:

- Tax Efficiency
- Risk & Resilience
- Legacy & Continuity
- Investment Discipline
- Cashflow & Lifestyle Design

## *A Roadmap for Success*

The following pages detail the specific tasks and planning areas we review throughout the year. This structure provides our clients with the confidence that their financial roadmap is being constantly monitored, adjusted, and optimized as both the markets and their lives evolve.





# Service Roadmap

## 1 Spring | Mar-May

- Estate Plan Review
- Credit Report Review
- Spring Portfolio Audit
- Financial Plan Update
- Spring Review Meeting
- Review of Tax Strategies

## 2 Summer | Jun-Aug

- Security Review
- Insurance Review
- The Family Summit
- Tax Return Observations
- Goal Review & Report Card
- Education Planning Review
- Withholding & Estimated Payments

## 3 Fall | Sep-Nov

- RMD Planning
- Fall Portfolio Audit
- Fall Review Meeting
- HSA/FSA Optimization
- Company Benefits Review
- Social Security & Medicare
- Roth Conversion Assessment

## 4 Winter | Dec-Feb

- Year in Review Report
- Prepare CPA Tax Letter
- Sinking Fund Estimate
- Charitable Giving Review
- Review Income & Expenses
- Set Monthly Discretionary Ceiling
- Emergency Preparedness Review

*While this calendar represents our standard service cycle, additional meetings may be provided to address significant life transitions or unexpected events. The items listed represent the full scope of our planning universe. Each review cycle, we identify which areas are relevant to your current situation and prioritize accordingly. Inapplicable items are noted and revisited as your circumstances evolve.*





# What We Do & Why

## Spring

- We evaluate current fiduciaries and beneficiaries to ensure your legal structures align with your intentions and recent estate tax law changes.
- We refresh your projections, net worth, and success rates based on year-end data to keep your roadmap accurate and proactive.
- We perform a thorough semi-annual audit of your portfolio at the holding level, compared against your personal risk score and long-term objectives.
- We review potential tax strategies, including rebalancing and identifying preliminary tax-loss trading or capital gain harvesting opportunities.
- We review your annual credit report across all three bureaus to identify potential errors, unauthorized activity, or structural issues that could affect your financial plan.

## Summer

- We verify account security protocols, including unique code phrases for distributions and ensuring Power of Attorney (POA) documents are properly attached to managed accounts.
- We provide an optional session for the next generation to touch base on planning topics, from foundational savings habits for children to legacy briefings for adult heirs.
- We analyze your filed returns to identify potential planning vulnerabilities and highlight future opportunities for your tax professional to consider.
- We evaluate progress on specific financial milestones and provide a scorecard to visualize the health and trajectory of your plan.
- We review your withholding elections and estimated tax payments to identify any potential misalignment with your income profile, flagging concerns for your tax professional to address.
- We review your education funding goals and savings vehicles, including 529 plans and investment allocations, to ensure your strategy stays aligned with your timeline and contribution opportunities.

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# What We Do & Why

## Fall

- We conduct our second annual holding-level audit to ensure your portfolio allocation remains disciplined and aligned through year-end volatility.
- We audit open enrollment choices and employer-sponsored benefits to ensure you are maximizing every available dollar of your compensation.
- We reassess traditional IRA values to determine the optimal conversion amount to mitigate future tax issues for you or your heirs.
- We review your Social Security claiming options and Medicare enrollment considerations modeling how timing decisions interact with your broader retirement income picture and long-term plan.
- We review your HSA and FSA elections to ensure contributions are maximized and, where applicable, HSA investment options are appropriately allocated.
- We review your required minimum distribution obligations and flag any planning considerations for coordination with your tax professional.

## Winter

- We prepare a concise annual summary highlighting the key decisions made, actions taken, and progress achieved across your financial plan over the past twelve months.
- For accounts under our management, we generate a detailed list of tax-relevant transactions from the prior year to simplify the preparation and filing process for your tax professional.
- We analyze your income and expenses to estimate upcoming Sinking Fund needs for large, non-recurring purchases.
- We collaborate to set a monthly discretionary spending target, ensuring your lifestyle remains sustainable without compromising long-term goals.
- We review key contacts and the location of important documents to ensure a smooth transition of matters in the event of incapacitation.
- We review your charitable giving objectives and identify tax-efficient strategies for your tax professional to evaluate and implement before year-end deadlines.

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# Engagement Limits

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To provide the highest level of fiduciary oversight, it is essential to define the boundaries of our engagement. Plandeavor LLC is a Registered Investment Advisor; we are not a law firm, an accounting firm, or an insurance agency. Our role is to act as the architect of your financial life, identifying opportunities and coordinating with the specialists who execute the technical components of your plan.

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**Tax & Legal Coordination:** While our seasonal reviews involve high-level tax strategy and estate document audits, nothing in this guide or our ongoing consultations should be interpreted as formal legal or tax advice.

- **Plandeavor's Role:** We identify planning vulnerabilities and model potential outcomes to provide you with an intentional strategy.
  - **Specialist's Role:** For a comprehensive review of your personal situation, you must consult with your personal tax or legal advisor before implementation.
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**Insurance Review vs. Product Sales:** Our insurance reviews are designed to evaluate the purpose and structural fit of your policies within your broader financial roadmap.

- **Plandeavor's Role:** We determine if a policy still makes sense for your goals or if a gap in coverage exists.
  - **Specialist's Role:** Plandeavor does not sell insurance products. We provide objective analysis of your needs, but the selection and purchase of specific policies must be handled through a licensed insurance professional.
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**Our Professional Network & Referrals:** We work with clients nationwide and frequently assist in identifying local or specialized professionals, such as CPAs and Estate Attorneys, to complete your planning team.

- **Vetting Assistance** At your request, we can assist in the search and preliminary vetting of these professionals to ensure their expertise aligns with your specific needs.
- **Client's Due Diligence:** While we strive to recommend high-quality professionals, Plandeavor does not assume liability for the services they provide. You are responsible for performing your own final due diligence and making the ultimate decision to engage any third-party professional.

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## Our Commitment to You

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Planning is a journey, not a destination. Whether we are celebrating a milestone or navigating the unexpected, our goal is to ensure your money remains aligned with your values.



Questions?

**[info@plandeavor.com](mailto:info@plandeavor.com)**

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This guide is provided for informational purposes to outline our standard service protocols for Comprehensive Financial Planning clients and does not constitute a legal contract or a replacement for your signed Investment Advisory Agreement or Financial Planning Services Agreement. Plandeavor LLC is a Registered Investment Advisor domiciled in the State of Virginia. Registration does not imply a specific level of skill or training. All financial planning recommendations are made in accordance with the fiduciary standard and are tailored to each client's goals and financial profile. Nothing in this document should be interpreted as legal, tax, or investment advice. We recommend you consult with your attorney, accountant, or other licensed professional before implementing specific strategies. Comprehensive Financial Planning services are not available to clients domiciled in the State of Washington.

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