

1) Neither Woodbury Financial Services, Inc. nor its registered representatives or employees provide tax or legal advice. As with all matters of a tax or legal nature, you should consult with your tax or legal counsel for advice.
 2) Securities and Investment Advisory Services offered through Woodbury Financial Services, Inc., Member FINRA, SIPC and Registered Investment Advisor, PO Box 64284, St. Paul, MN 55164. (800) 800-2638. Fiat Wealth Management and Woodbury Financial services, Inc., are not affiliated entities.

Winter

• Goals & Cash Flow

- Discussion Topics:
 - Long Term Dreams
 - Goal Tracking
 - Cash Flow
 - Education Savings
 - Cash Reserves
 - Debt Management
- Quarterly:
 - Capital Markets Review
 - Rebalance Investment Accounts
- Benefits:
 - Budget Resources
 - Save Extra Funds
 - Keep Track Of Extra Funds

Spring

• Tax Planning Strategies

- Discussion Topics:
 - Preparer Worksheet
 - Tax Strategies
 - Tax Deductible Expenses
 - Minimize Tax Burden
 - Adjust For Coming Year
- Quarterly:
 - Capital Markets Review
 - Rebalance Investment Accounts
- Benefits:
 - Help Reduce Tax Burden
 - Structure Accts To Help Maximize Tax Benefits
 - Increase Cash Flow Opportunities Throughout Year

Summer

• Investments

- Discussion Topics:
 - Investment Strategy Review
 - Model Portfolios
 - Acct And Asset Review
 - 401(k) / 403(b) Strategies
- Quarterly:
 - Capital Markets Review
 - Rebalance Investment Accounts
- Benefits:
 - Help Reduce Market Volatility
 - Stay Abreast of Market Conditions

Fall

• Benefits & Estate Planning Strategies

- Discussion Topics:
 - Beneficiary Review
 - Review Estate Documents
 - Insurance Review
 - Employee Benefits Review
 - ESPP / Stock Options
- Quarterly:
 - Capital Markets Review
 - Rebalance Investment Accounts
- Benefits:
 - Help Reduce Conflict During Estate Transfer
 - Help Avoid Depletion Of Estate
 - Give More To Church And Charities
 - Help Protect Family And Self From The Unexpected

➤ eMoney™ is included exclusively with Seasonal Planning