

FREE RESOURCE

Accumulator Service Calendar

A quarterly service rhythm for working clients still building wealth.

Who this is for

Working clients still building wealth — typically 30s to early 50s. Their planning is about maximizing what goes in and keeping everything coordinated while life moves fast.

Annual rhythm

Quarter	Focus	Actions
Q1	Year setup	Contribution limits set for 401(k)/IRA; benefits elections confirmed; tax documents gathered
Q2	Mid-year check	Goal progress review; insurance coverage check (life/disability); beneficiary quick-scan
Q3	Benefits prep	Open-enrollment preview; HSA/FSA strategy; college savings review
Q4	Tax & close	Tax-loss harvesting; Roth vs. pre-tax review; charitable giving; next year's contributions scheduled

Evergreen touches

- ☐ Job change? Trigger a 401(k) rollover and benefits review within 30 days.
- ☐ New child? Beneficiaries, coverage amounts, and 529 setup — one conversation.
- ☐ Raise or bonus? Revisit savings rate before lifestyle absorbs it.

The rule

Accumulators need momentum, not meetings. Short, decisive touches beat long annual reviews.

Want this built into your practice?

Book a free practice operations assessment at ajghosh.com