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# Camarda Wealth ADVISORY GROUP

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Thank you for choosing

SAVE THIS LETTER FOR ♦ QUICK CLIENT RESOURCES

## Client Planning Resources Guide

⌘ New Client Welcome Info

**Corporate Phone:** 904-278-1177 | 800-262-1083

**Corporate Email:** clienthelp@camarda.com

**Corporate Address:** 4371 Hwy 17 #201,  
Fleming Island, FL 32003

*"If our team doesn't respond in one day or less our CEO wants to hear about it!"*

### Wealth Education Library:



<https://jeffcamarda.com/cwag-client-disclosure>

Camarda's Wealth Ed addresses critical topics in smarter wealth management. Explore our vast and growing library of reports, checklists, classes, videos, webinars, and more!

### Review Us:



Love Camarda As Much As Camarda Loves You? **Leave us a Google Review here:** <https://bit.ly/reviewcwag>

### Referrals to Camarda:

**For Direct Referrals connect with your PWA.**

**Free Insights & Wealth Education here:**  
<https://camarda.com/insights>

### Communication is Key:

We Regularly communicate/share insights with our clients via email. Here's what you can expect:

- **Quarterly Market Updates/Outlooks Newsletter**
- **Wealth Ed Videos - Posted to our blog & shared via email** featuring webinars, mini-courses, in-depth market commentary, information on our portfolios, messages directly for clients from the CEO and other team members, and more
- **Updates and checklists for important topics** such as tax forms, cyber security reminders, filing deadlines, and more

### Client Resources Access:

<https://camarda.com/client-resources>



- Log into your **Client Portals**
- See the most recent client-related blog and vlog posts
- FAQ for Clients

- Our Client Planning Calendar
- List of optional services we offer
- Revisit recently sent client email alerts or checklists
- Access your free Financial Planning Tools
- Read about your Personal Wealth Advisor (PWA) Team



### What We Ask of You:

1. Join your PWA in **Quarterly Review Calls** to discuss and address your financial goals
2. Make sure our **emails aren't going to your Spam/Junk Folder**
3. For your safety, please use our **Secure File Upload Link** when sharing any private documents:



*Thank you*

# What We Ask of You:

As cherished clients, here are a few things that we ask of you outside of regular communication with your PWA to ensure we can serve you to the best of our ability in alignment with your goals:

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## #1 Join your PWA in Quarterly Reviews to discuss and address your financial goals:

Frequent communication with your Personal Wealth Advisor (PWA) plays a crucial role in our communication strategy. Your investment in open communication allows us to provide the most effective and tailored financial guidance. The Client Planning Calendar\* displays some of what may be covered via ongoing dialog with your PWA. Use this as a guide for what to expect for upcoming calls, what documents may be coming to you soon, and what is going on behind the scenes at any given time of the year.

And as our relationship continues, please remember to let us know of any changes in your financial goals, contact information, address, circumstances, or concerns.

## #2 Make sure our emails aren't going to your Spam/Junk Folder. If we are, follow these steps to fix it:

- Outlook Email:
  - Open Junk folder, search "Camarda." (typically at the top)
  - Right-click on each email address you find from us
  - Go to "Junk" or "Block" in the menu that appears and click "Never Block Sender."
- Web-based Email (Gmail, Yahoo, etc.):
  - Open Spam (or Junk) folder, search and select any email from "Camarda." (typically at the top)
  - Select one of any of our emails and Click the "Not Spam" button, also typically located at the top.

## #3 For your safety, please use our Secure File Upload Link when sharing any private documents:



**Secure File Upload Link:**  
<https://bit.ly/cwagsecureupload>

Thank  
you

\*Disclaimer: The Client Planning Calendar is not a list of obligations and is not personalized to individual needs, but is intended to show the expected scope of future PWA discussions. Due to various factors, timing and topics are not absolute and are subject to change. If clients are unavailable or choose not to participate in the quarterly discussions, certain elements of their planning may be limited or delayed.

# Client Planning Calendar

## Q1 Tax Planning/Prep & Annual Wealth Data & Goals Update

We focus on getting ready to file taxes, planning RMDs and other tax moves for the year, and updating your financial picture, investment strategies, and financial to-dos & goals. We can talk about Roth conversions, rental properties, and business financial planning, including tax breaks and potential sales. We can review questions about annuities, what to do with retirement plans from current or past employers, and RMD planning for the new year. We also discuss tax planning tips and strategies that can cut your tax bills for the new year.

- What Issues Should I Consider When Reviewing My RMD?
- What Documents Do I Need To Collect For Filing My 2023 Tax Return?
- Should I Contribute To My Roth IRA vs My Traditional IRA?
- Should I convert some of my traditional IRA/401k to Roth?
- Should I Roll Over My Dormant Traditional 401(k)?

## Q2 Annual Financial/Retirement Plan & Goals Progress Review

We focus on your overall financial planning and retirement planning, and address issues designed to maximize your income and family wealth, and guard against running out of money. This is also a good time to address any life events or goal changes, divorce planning, and other big topics. We focus on your big picture, how the various financial factors tie into your overall wealth management, and drill down to specific action plans to help make your financial goals more attainable.

- What Issues Should I Consider When Reviewing My Cash Flow?
- Should I Change My Medicare Coverage During Open Enrollment?
- What Issues Should I Consider With My Social Security Retirement Benefits?
- Should I Pay Off My Mortgage?
- Can I Make A Backdoor Roth IRA Contribution?
- What Issues Should I Consider When Reviewing My Existing Annuity?

## Q3 Annual Estate Plan & Beneficiaries Review & Update

We focus on making sure your estate plan is current with your wishes and any changes in the law, look to see that beneficiaries, trust/will instructions, and property titling are all lined up for how you want the money to go, discuss if your powers of attorney, living wills, and health care powers are fresh and how you want them, and address risks of guardianship and how to control them. We can also address charitable giving, special needs, children's 529 or other education funding, and any expected inheritances and estate management duties you may have. This is also a very good time to introduce us to your kids and involve them in your financial and estate planning to the extent you are comfortable - we've found the results are better when the whole family's in the same playbook.

- What Issues Should I Consider...
- When Creating My Estate Plan?
- When Reviewing My Beneficiaries?
- If My Spouse Passed Away?
- If My Spouse Has Been Diagnosed with a Terminal Illness?

## Q4 Annual Risk Management/Asset Protection Review & Year-End Tax Strategies

We focus on asset protection and risk control, reviewing any asset attack exposures and how to protect against them, reviewing your liability, life, and property insurance suitability and needs, and suggesting making changes to your insurance policies as seem appropriate at this point in your life. We also do year-end tax planning such as capital gains control and capital loss harvesting, and work on financial to-dos that should be completed by year-end.

- Do I have assets that are exposed to lawsuits or financial predators?
- What Issues Should I Consider When Reviewing My Property & Casualty Insurance Policies?
- What Issues Should I Consider When Harvesting Capital Losses?