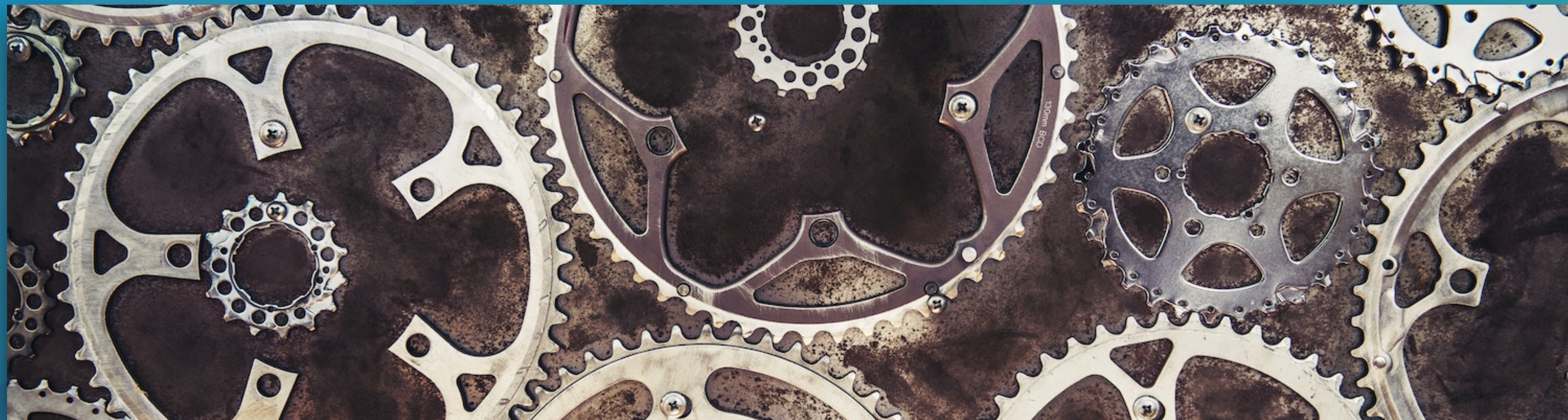




CLIENT ONBOARDING & SERVICE A SIMPLE, SCALABLE BLUEPRINT FOR RIAs



PRESENTED BY: MICHAEL REYNOLDS, CFP®, CSRIC®, AIF®, CFT-I™

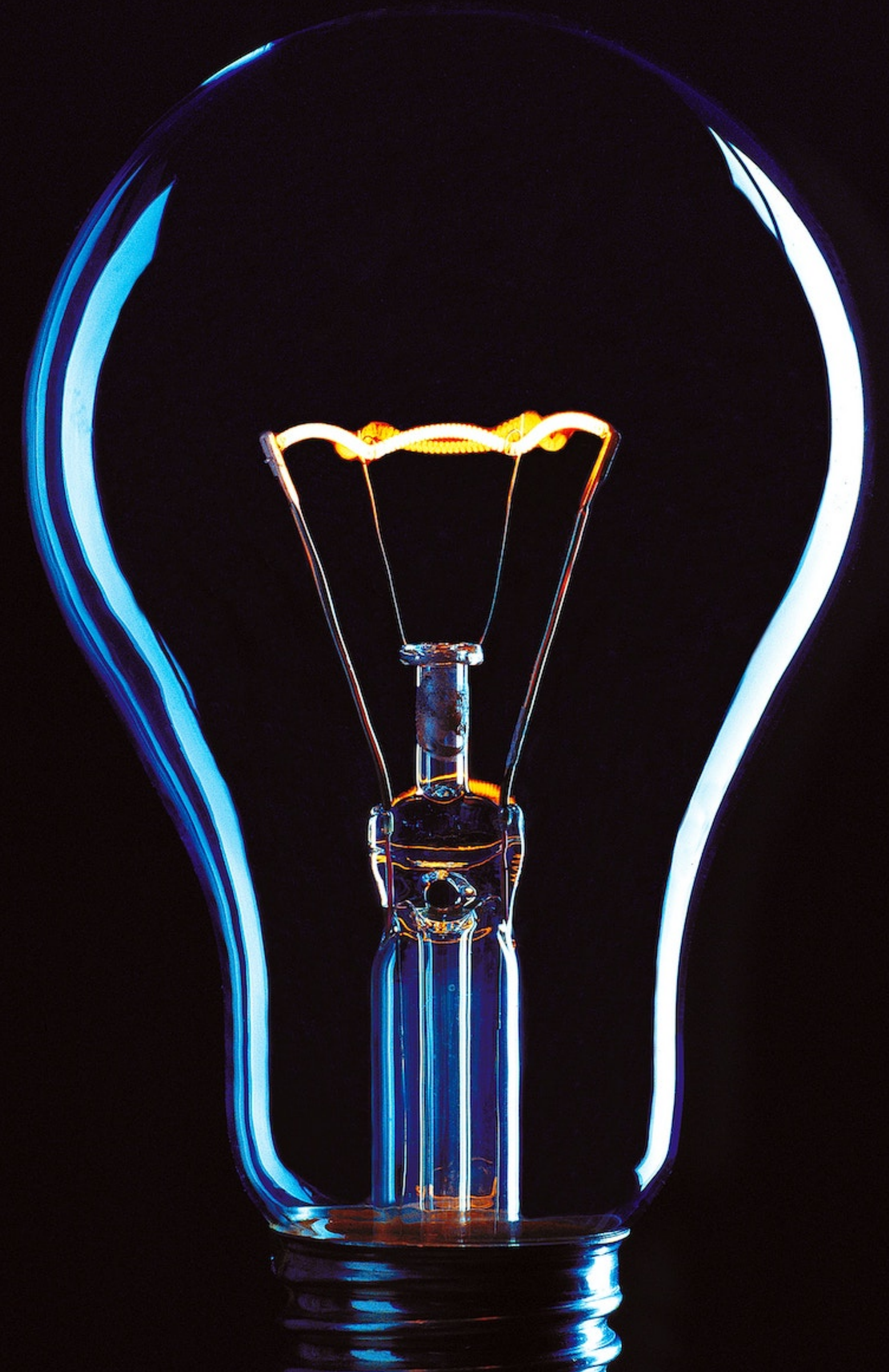
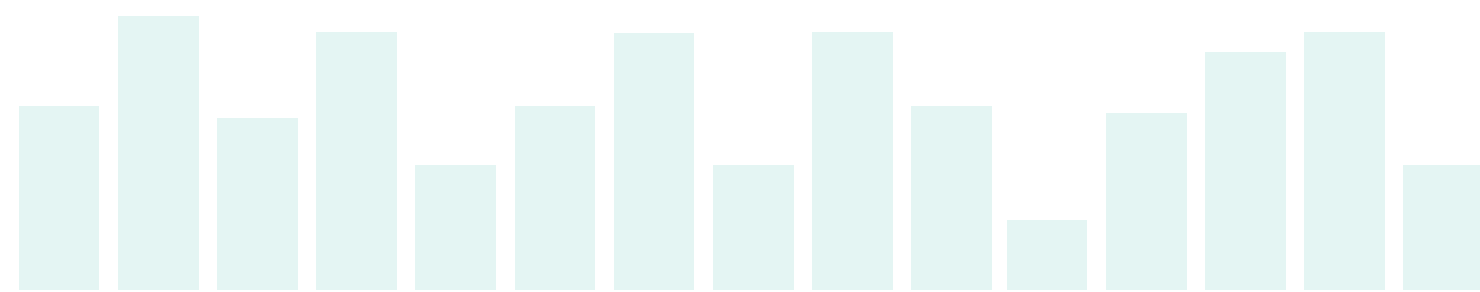


MICHAEL REYNOLDS, CFP®

- Principal of Elevation Financial
- Cellist
- Sushi connoisseur
- Tennis / pickle ball / ping pong
- Star Trek nerd
- www.elevationfinancial.com

My Goals

- Run a business that is scalable and efficient
- Provide great service
- Minimize wasted tech (and wasted money)
- Minimize “mental overhead”
- Nothing falls through the cracks
- Reduce time spent reinventing the wheel
- Take on more clients without more overhead



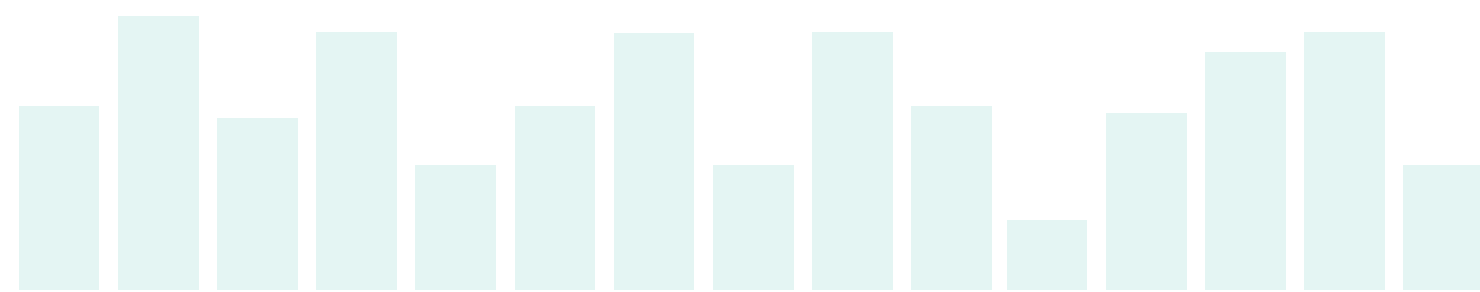


Core Tech Stack

- Wealthbox
- RightCapital
- DocuSign
- AdvicePay
- Altruist
- Holistiplan
- Calendly
- Google Workspace
- Fellow
- Jotform

Service Model

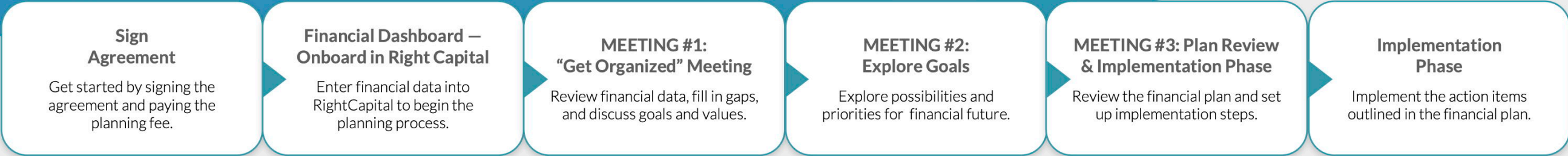
- **Annual Flat Fee.**
- Fees paid directly or (more commonly) directly from investment accounts.
- Includes ongoing financial planning & investment management.
- 100% virtual.



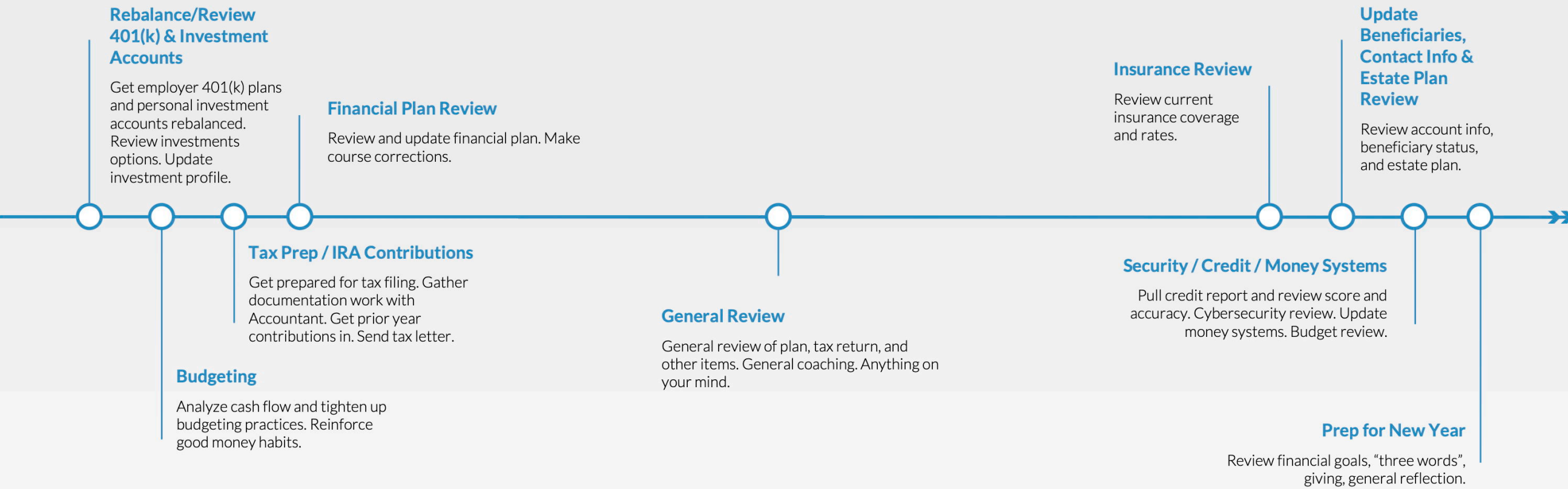


Our Process

Client Onboarding



Annual Service Calendar (Three Review Meetings in a Year)



INVESTMENT MANAGEMENT

ON-DEMAND ADVICE, CONSULTING, MENTORING





Templates? We got 'em.

- All the templates in this presentation can be downloaded at:

elevationfinancial.com/advisors

Prospect Signs (DocuSign): Triggers Onboarding

Please DocuSign: Elevation Financial - Financial Planning & Investment Management Agreement ⓘ

Envelope ID

From: Michael Reynolds

Last change on 7/19/2022 | 12:18:49 pm

Sent on 7/19/2022 | 11:25:14 am

✓ Completed

MOVE

MORE ▾

1

✓

2


✓

Message

No message has been entered.


Elevation Financi...

Pages: 22




1 of 22

SIGNING ORDER

 Signed


on 7/19/2022 | 12:10:12 pm

Signed in location

 Signed

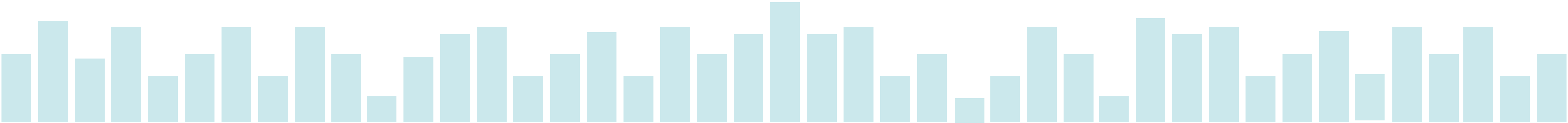
on 7/19/2022 | 12:18:49 pm

Signed in location



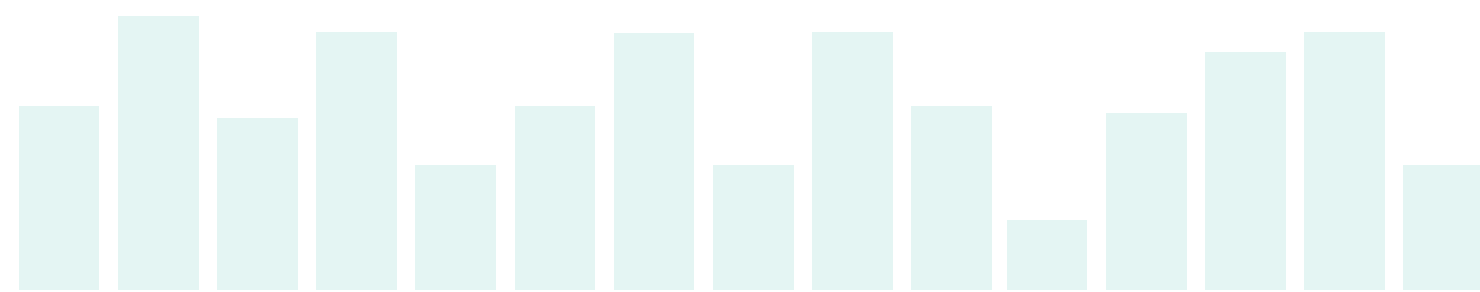
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Start Onboarding

- This kicks off the onboarding & planning workflow in WealthBox.
- Start workflow for onboarding in WB.
- Enough detail so I don't have to think.
- Specific and actionable.










Workflow Template Steps

- ★ **Business Operations** Create client folder and save signed agreement
Due: Same day as workflow start or previous step completed **Assigned To:** Contact Owner
- ★ **Business Operations** Add to State Registration Tracker Spreadsheet
Due: Same day as previous step completed **Assigned To:** Contact Owner
- ★ **Business Operations** Update client address, contact information, client status
Due: Same day as previous step completed **Assigned To:** Contact Owner
- ★ **Business Operations** Check box for any business owners
Due: Same day as previous step completed **Assigned To:** Contact Owner
- ★ **Marketing** Add to email list
Due: Same day as previous step completed **Assigned To:** Contact Owner
- ★ **Follow-up & Communication** Send scheduling email
Due: Same day as previous step completed **Assigned To:** Contact Owner
- ★ **Follow-up & Communication** Confirm that first meeting is scheduled
Due: 2 days after previous step completed **Assigned To:** Contact Owner
- ★ **Follow-up & Communication** Send RightCapital onboarding email
Due: 1 day after previous step completed **Assigned To:** Contact Owner
- ★ **Follow-up & Communication** Invite to RightCapital
Due: 1 day after previous step completed **Assigned To:** Contact Owner
- ★ **Follow-up & Communication** Send email about AI notetaking
Due: 3 days after previous step completed **Assigned To:** Contact Owner
- ★ **Planning & Investment Management** MEETING #1: "Get Organized" Meeting
Due: 1 day after previous step completed **Assigned To:** Contact Owner

Scheduling Email

- This gets our first meeting scheduled.
- Preset template in WB.
- Click on email address to open and send.
- No typing or thinking.

Getting Started

B *I* U       

Hi, {{Contact.Nickname || Contact.FirstName}}!


Thanks for sending back the agreement. I'm excited to be working with you! Let's get our first meeting scheduled. You can do that here:

<https://calendly.com/elevationfinancial/getorganized>

Once that is scheduled I will follow up with more information and next steps.

Any questions, let me know. Looking forward to talking soon!

Thank you,




Michael Reynolds, CSRIC®, AIF®, CFT-I™
Principal




Calendly Event

- This gets our first meeting scheduled.
- Dedicated event for this meeting.
- Includes description for clarity.




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Michael Reynolds



Planning Session #1: "Get Organized" Meeting

 1 hr 30 min

During this meeting, we will review the financial information entered into RightCapital and fill in any missing data as well as clarify and update information.


[Cookie settings](#) [Report abuse](#) [Troubleshoot](#)

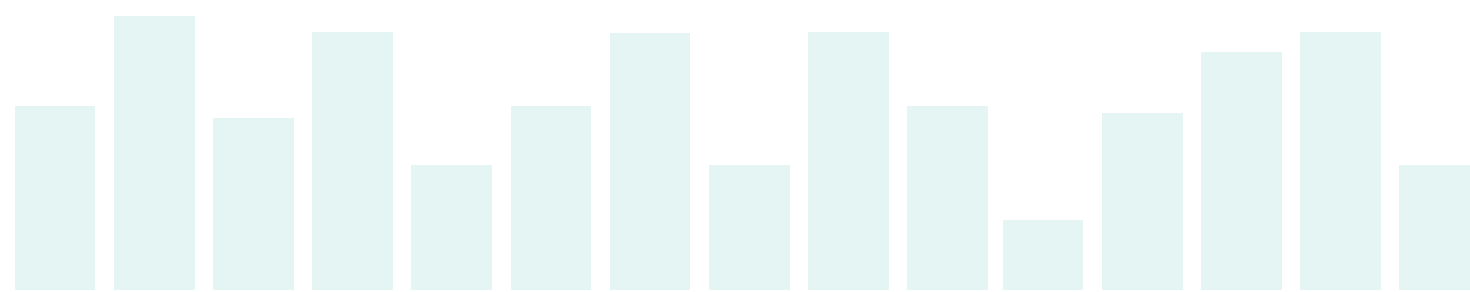
Select a Date & Time

 November 2023 

SUN	MON	TUE	WED	THU	FRI	SAT
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

Time zone

 Eastern Time - US & Canada (8:17pm) ▼



RightCapital Onboarding

- Once initial meeting is scheduled, it's easier to get the data.
- Gives the client **one** thing to focus on at a time.
- Once meeting is scheduled, it's harder for the client to drag their feet.

Financial Data

B I U

Hi, {{Contact.Nickname || Contact.FirstName}}!

Thanks for scheduling our "Get Organized" meeting. To prep for our meeting, I will be setting up your financial dashboard so we can use it as a framework for planning and I will need you to provide some information first.

I will send you an invitation shortly via email to a tool called RightCapital. It's a web-based portal and once you set up an account and log in, it will ask you to enter in some financial information.

Once you're in, go directly to Dashboard -> Tasks. You will see a checklist there of items that will need to be completed before we meet. Not all items will be relevant, so if you encounter an action item that does not apply to you, simply check it off and go the next one.

You may run into some issues where your bank or investment account provider is not listed. If so, just enter in the account info manually. Enter in only personal accounts, not business accounts.

Don't worry about getting everything in perfectly. Just do the best you can. We'll fill in gaps when we meet.

Any questions, let me know. Looking forward to talking soon!

Thank you,

Send

Saved

RightCapital Onboarding

- Set up tasks in RightCapital template.
- Gives the client a clear todo list.
- Sets precedent for using RC tasks.

Financial Data Onboarding Checklist

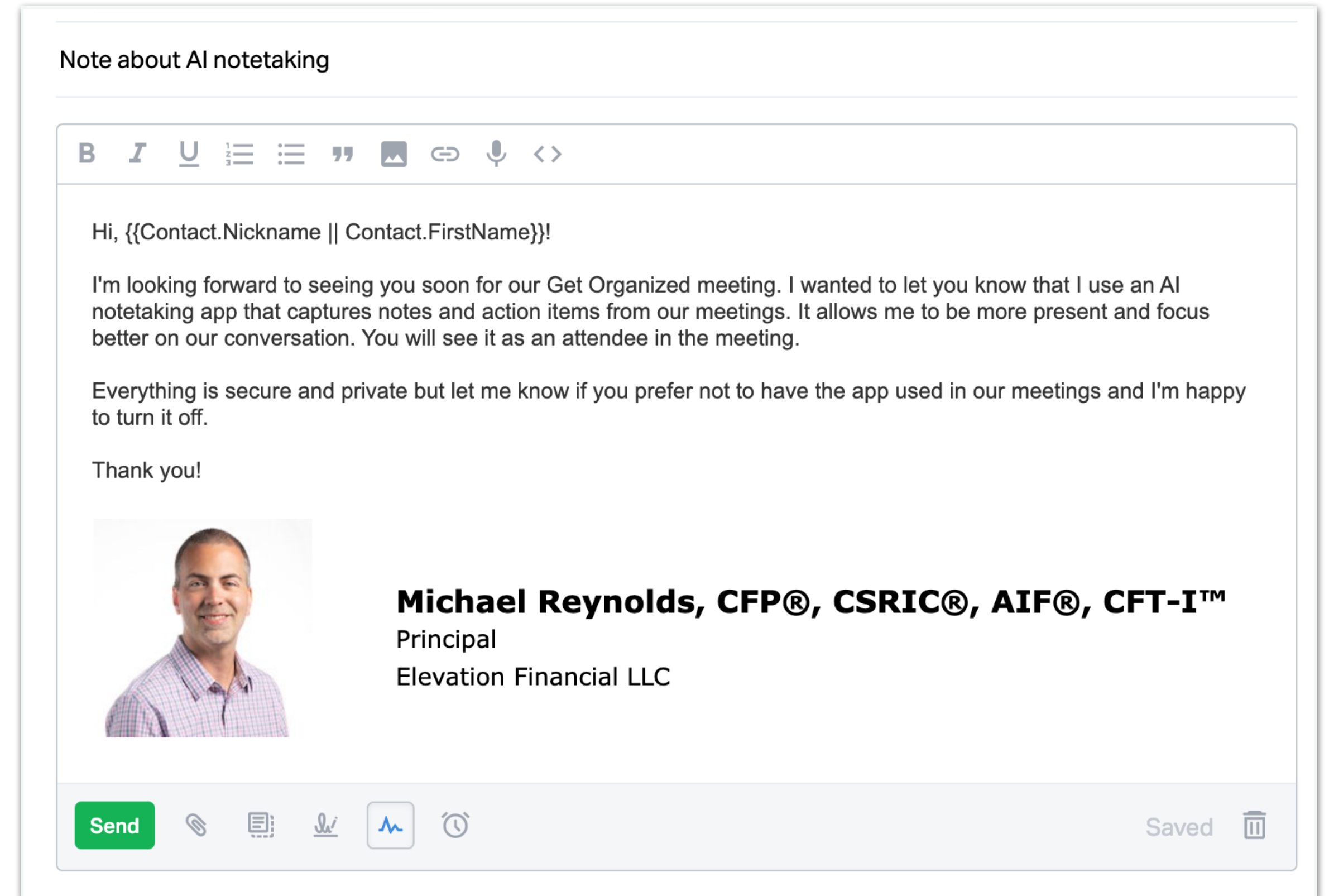
[+ Add Task](#)

Task	Due Date
Enter all Family members that are dependents with dates of birth, including yours (Profile - Family)	Initial due date + 3 days
Link up all BANK ACCOUNTS (Profile - Net Worth - Link Accounts)	Initial due date + 3 days
Link up all CREDIT CARD ACCOUNTS (under Profile - Net Worth - Link Accounts)	Initial due date + 3 days
Enter information on all LIFE INSURANCE POLICIES (Profile - Net Worth - Add Account - Insurance)	Initial due date + 3 days
Enter information on all DISABILITY INSURANCE POLICIES (Profile - Net Worth - Add Account - Insurance)	Initial due date + 3 days
Enter information on all LONG-TERM CARE INSURANCE POLICIES, if applicable (Profile - Net Worth - Add Account - Insurance)	Initial due date + 3 days



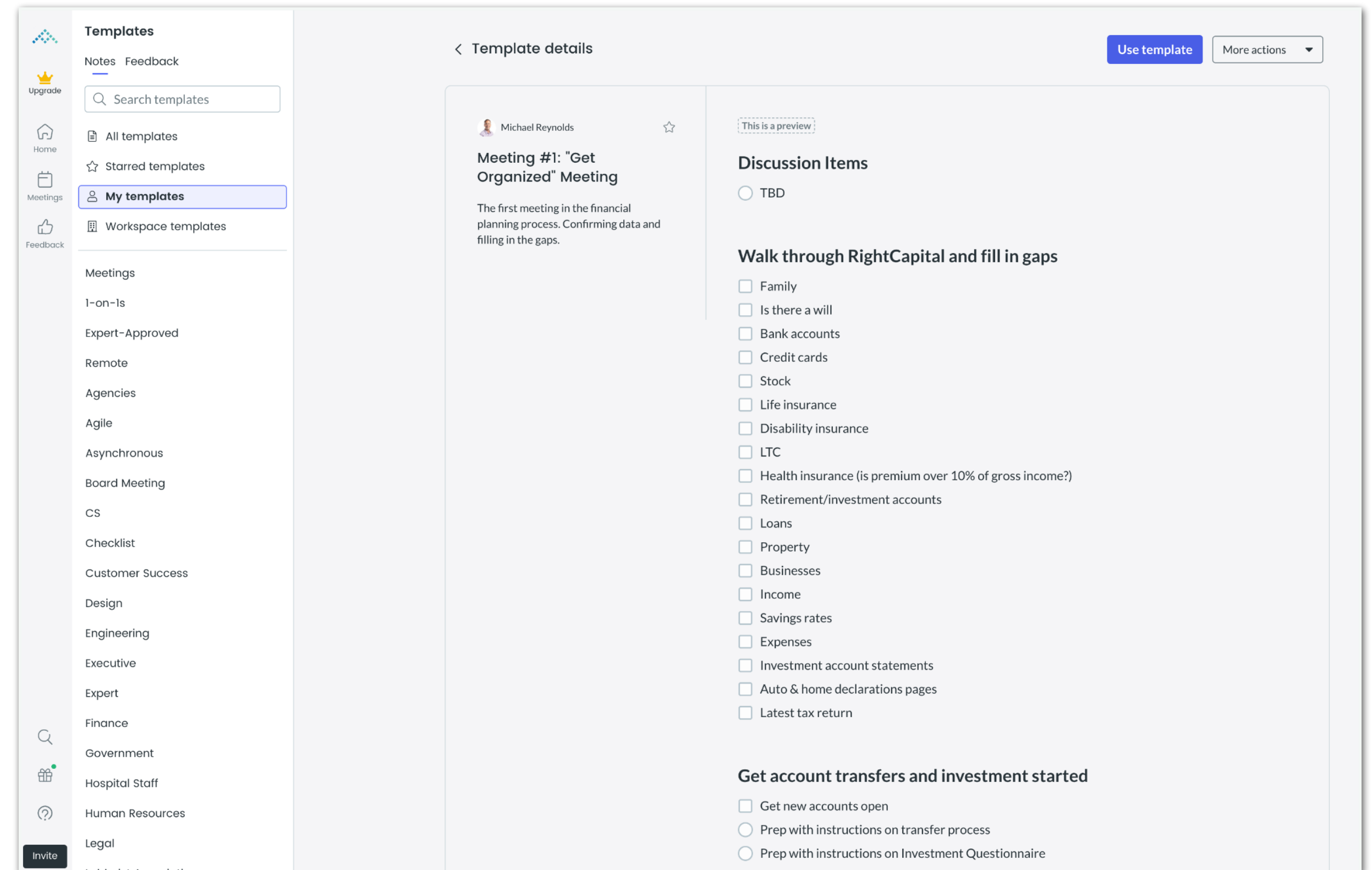
Inform About AI Notetaking

- Let them know I will be recording.
- Make sure they are ok with it.



Fellow.app for Agendas

- Use templates for meetings.
- Preset agenda stored as template.
- No typing or creating agendas.



“Get Organized” Mtg.

- This is for reviewing the data they entered and filling in any gaps.
- Go through RightCapital together.
- Fill in missing info.
- Update data.
- Ask questions.
- Assign Tasks.

Discussion Items

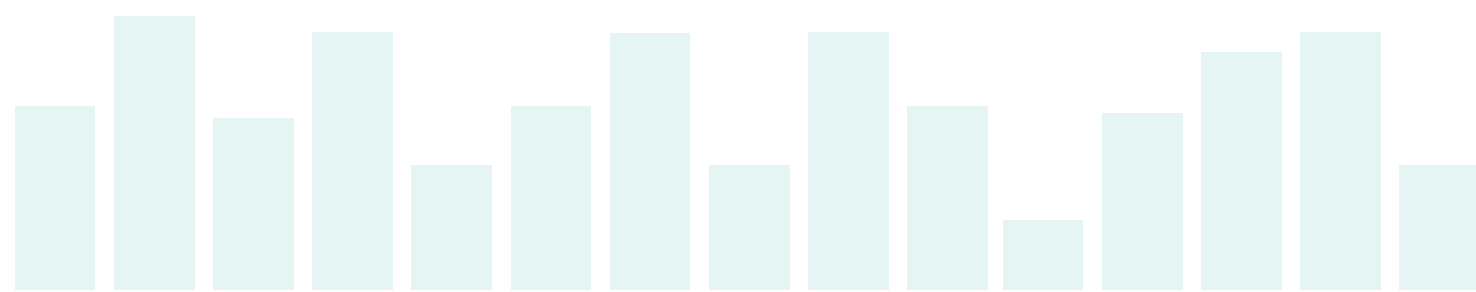
☐ TBD

Walk through RightCapital and fill in gaps

- ☐ Family
- ☐ Is there a will
- ☐ Bank accounts
- ☐ Credit cards
- ☐ Stock
- ☐ Life insurance
- ☐ Disability insurance
- ☐ LTC
- ☐ Health insurance (is premium over 10% of gross income?)
- ☐ Retirement/investment accounts
- ☐ Loans
- ☐ Property
- ☐ Businesses
- ☐ Income
- ☐ Savings rates
- ☐ Expenses
- ☐ Investment account statements
- ☐ Auto & home declarations pages
- ☐ Latest tax return



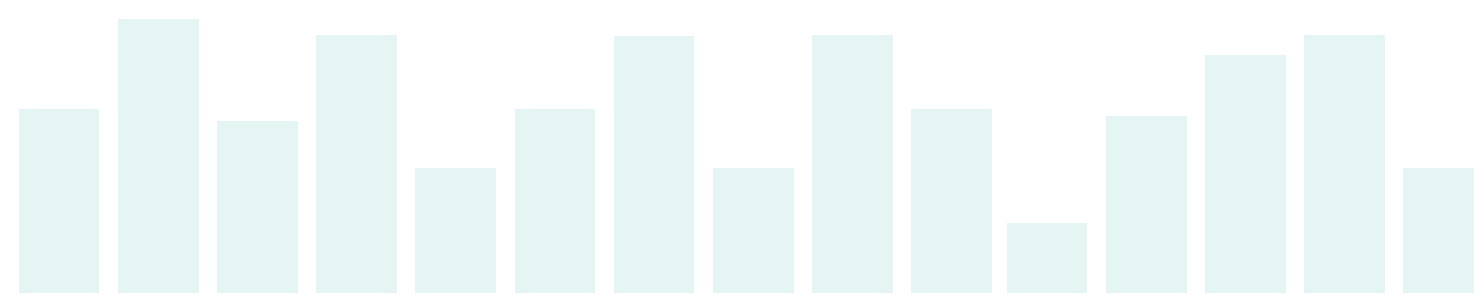
Get account transfers and investment started



Workflow Continues

- At this stage, we are updating data progressively as we go.
- Fill in more data.
- Set up accounts.
- Upload tax return.

★	Planning & Investment Management	MEETING #1: "Get Organized" Meeting	Due: 1 day after previous step completed	Assigned To: Contact Owner
★	Follow-up & Communication	Schedule Meeting #2: Vision Session	Due: Same day as previous step completed	Assigned To: Contact Owner
★	Business Operations	Set up invoicing in AdvicePay (if paying directly)	Due: 1 day after previous step completed	Assigned To: Contact Owner
★	Follow-up & Communication	Send Investment Questionnaire	Due: 1 day after previous step completed	Assigned To: Contact Owner
★	Business Operations	Update contact record(s) with date of birth	Due: 1 day after previous step completed	Assigned To: Contact Owner
★	Planning & Investment Management	Set up new accounts	Due: 1 day after previous step completed	Assigned To: Contact Owner
★	Business Operations	Upload tax returns to Holistiplan	Due: 1 day after previous step completed	Assigned To: Contact Owner
★	Planning & Investment Management	MEETING #2: Vision Session	Due: 7 days after previous step completed	Assigned To: Contact Owner
★	Follow-up & Communication	Schedule Meeting #3: Plan Review	Due: Same day as previous step completed	Assigned To: Contact Owner
★	Business Operations	Apply fee billing schedule to household (if paying through investments)	Due: 1 day after previous step completed	Assigned To: Contact Owner
☆	Business Operations	Enter client social security numbers into CRM	Due: 1 day after previous step completed	Assigned To: Contact Owner
☆	Planning & Investment Management	Process account transfers	Due: 1 day after previous step completed	Assigned To: Contact Owner



Investment Questionnaire

- This gets their risk questionnaire on file as a starting point for conversation.
- Simple email with link to online questionnaire.
- Location: elevationfinancial.com/iq
- Built in-house using JotForm.

Investment Questionnaire

B I U

Hi, {{Contact.Nickname || Contact.FirstName}}!


Before our next meeting, could you fill out the following investment questionnaire:

<https://www.elevationfinancial.com/iq>

It will help inform our conversation about your investments.

I look forward to seeing you soon!

Thank you,



Michael Reynolds, CSRIC®, AIF®, CFT-I™

Principal

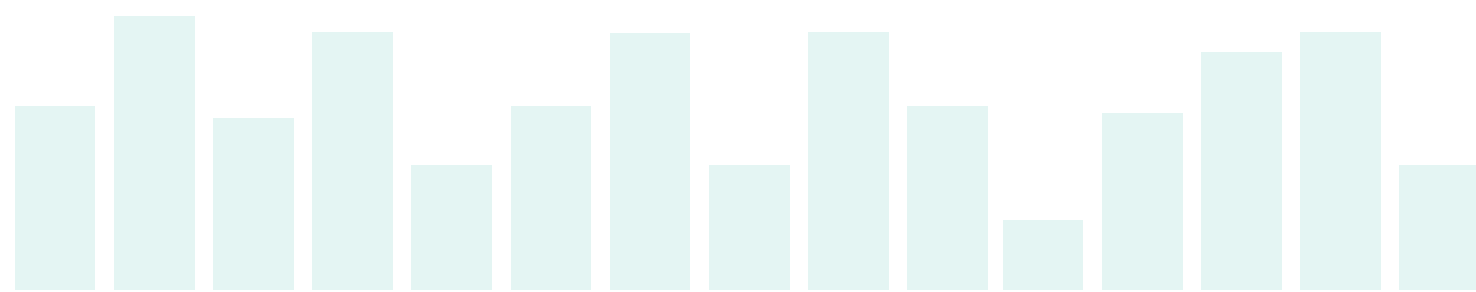
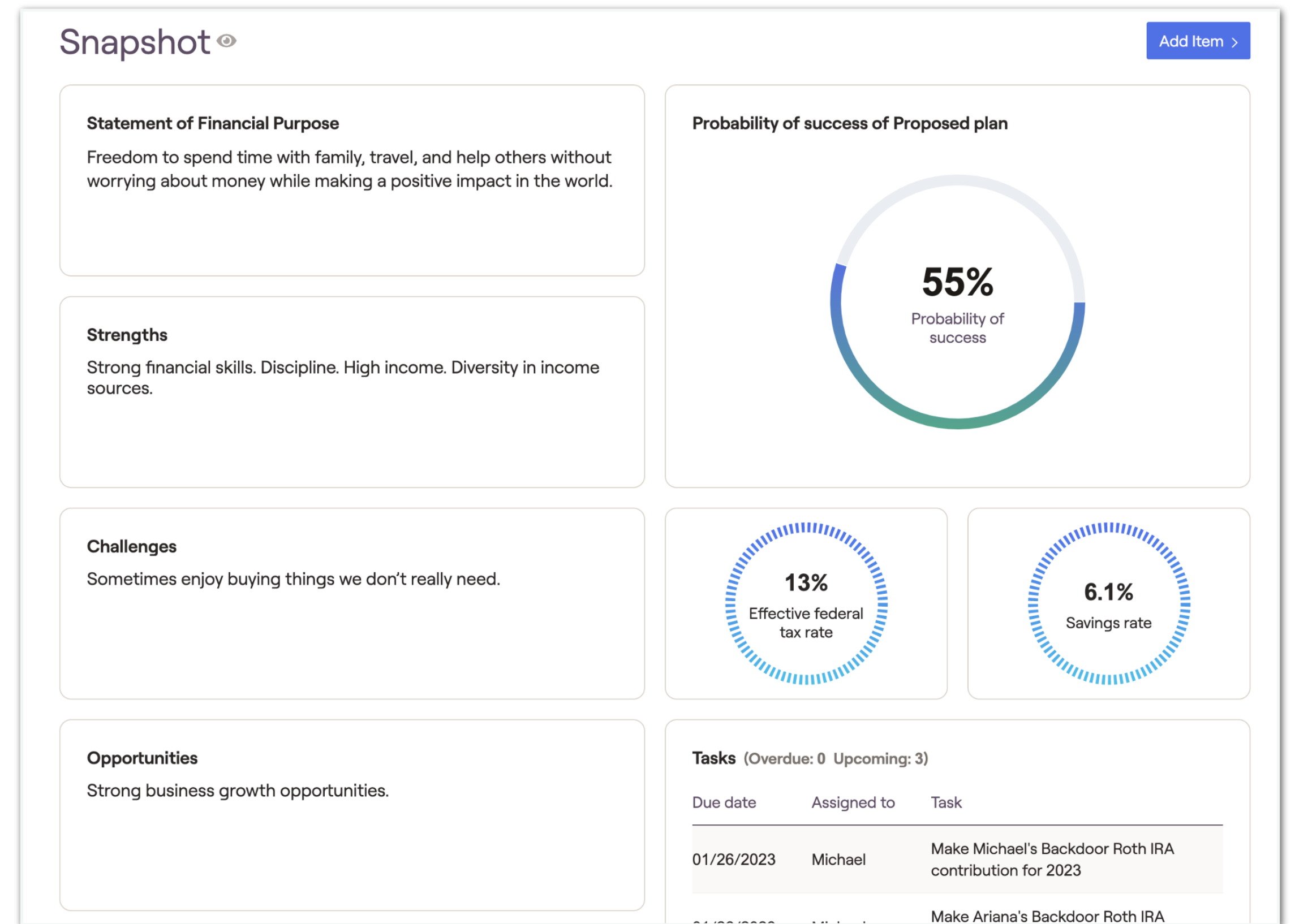
Elevation Financial LLC

Send

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Vision Session

- Build “One-Page Financial Plan”.
- Work through questions together.
- Help clients document goals and guide them toward realistic financial goals.
- All done in RightCapital Snapshot.
- Review IPS.



Workflow Continues

- At this stage, we build the financial plan in RightCapital.
- Checklist for each “module” of planning.
- Provides a structure but we can customize for each client.
- Recommendations are entered in the “Notes” area in RC under each module.
- Implementation steps are added as tasks.

★	Planning & Investment Management	Create financial plan: Short-term Savings Recommendation	Due: 3 days after previous step completed	Assigned To: Contact Owner
★	Planning & Investment Management	Create Financial Plan: Will & Estate Docs Recommendation	Due: Same day as previous step completed	Assigned To: Contact Owner
★	Planning & Investment Management	Create Financial Plan: Life Insurance Recommendation	Due: Same day as previous step completed	Assigned To: Contact Owner
★	Planning & Investment Management	Create Financial Plan: Disability Insurance Recommendation	Due: Same day as previous step completed	Assigned To: Contact Owner
★	Planning & Investment Management	Create Financial Plan: Long-term Care Insurance Recommendation	Due: Same day as previous step completed	Assigned To: Contact Owner
☆	Planning & Investment Management	Create Financial Plan: Auto & Home Insurance Recommendation	Due: 1 day after previous step completed	Assigned To: Contact Owner
☆	Planning & Investment Management	Create Financial Plan: Umbrella Insurance Recommendation	Due: 1 day after previous step completed	Assigned To: Contact Owner
★	Planning & Investment Management	Create Financial Plan: Debt Repayment Recommendation	Due: Same day as previous step completed	Assigned To: Contact Owner
★	Planning & Investment Management	Create Financial Plan: Investing Rate Recommendation	Due: Same day as previous step completed	Assigned To: Contact Owner
★	Planning & Investment Management	Create Financial Plan: Asset Allocation Recommendations	Due: 1 day after previous step completed	Assigned To: Contact Owner
★	Planning & Investment Management	Create Financial Plan: Investment Concentration Observations & Recommendations	Due: 1 day after previous step completed	Assigned To: Contact Owner
★	Planning & Investment Management	Create Financial Plan: Tax Allocation Recommendations	Due: 1 day after previous step completed	Assigned To: Contact Owner
★	Planning & Investment Management	Create Financial Plan: College Savings Plan Recommendation	Due: Same day as previous step completed	Assigned To: Contact Owner
★	Planning & Investment Management	Create Investment Policy Statement	Due: Same day as previous step completed	Assigned To: Contact Owner



Build IPS

- The Investment Policy Statement stays very simple and focuses on what's important: risk profile, accounts, strategy, and purpose.
- Keep it simple.
- Google Sheets for maximum scalability.



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Investment Policy Statement

William Riker & Deanna Troi

Last updated: 12/8/2021

Investment Profile					
Client	Date of Birth	Age	Risk Capacity		Risk Preference
William Riker	1/1/1975	48	Aggressive Growth	▼	Aggressive Growth ▼
Deanna Troi	1/1/1975	48	Aggressive Growth	▼	Growth ▼

Investment Accounts					
Account Name	Account Label	Account Number	Tax Status		Investment Purpose
Deanna Troi's IRA		****0000	Tax Deferred	▼	Retirement
Deanna Troi's Roth IRA		****0000	Tax Free	▼	Retirement
William Riker's IRA		****0000	Tax Deferred	▼	Retirement
William Riker's Roth IRA		****0000	Tax Free	▼	Retirement

Specific Interest Areas (if applicable)	
Interest Area	Notes
Socially Responsible Investing / ESG ▼	
▼	

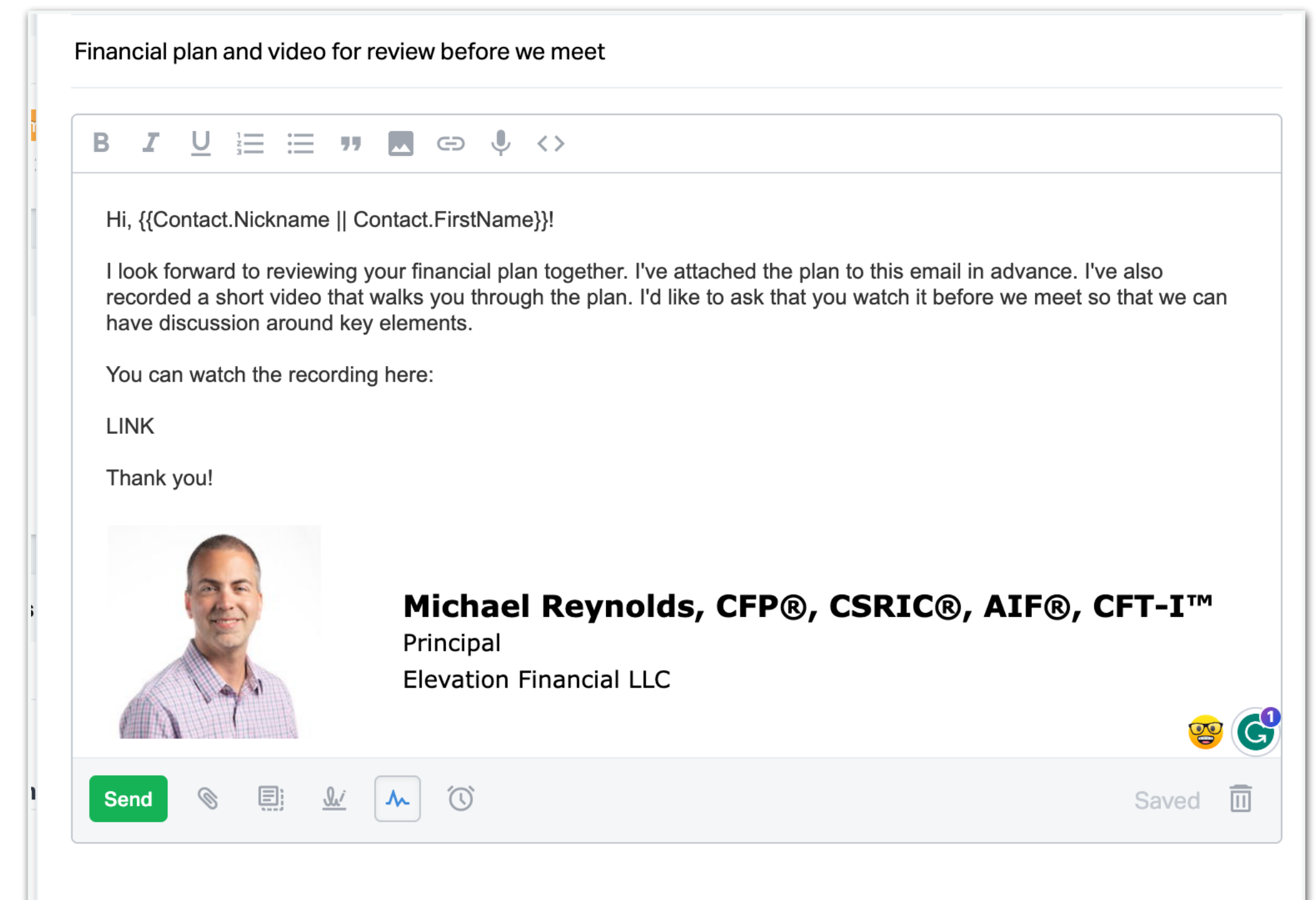
Other Notes & Special Instructions (if applicable)

Investor Understanding & Acceptance
<p style="text-align: center; margin: 0;"><i>Receipt of this Investment Policy Statement certifies the following:</i></p> <p style="margin: 0;">I have discussed my current financial situation, including my assets, debts, income sources and expenses, and my financial objectives with my advisor. I understand the risks inherent in investing. Investments are not guaranteed and may lose value. I agree to inform Elevation Financial LLC whenever my circumstances or preferences regarding these accounts change in order to determine if a revised Investment Policy Statement should be prepared.</p>

Portfolio Categories	
Aggressive Growth	This portfolio is appropriate for investors whose primary objective is maximum long-term capital appreciation and who are willing to tolerate more substantial, potentially large price fluctuations. Generating current income is not a goal. Assets in this portfolio are invested entirely (or almost entirely) in equities (stocks) and may contain alternatives, depending on client preferences and financial situation.
Growth	This portfolio is appropriate for investors whose primary objective is long-term capital appreciation and who are willing to tolerate potentially large price fluctuations. Generating current income is not a primary goal. Assets in this portfolio are invested primarily (and in some cases entirely) in equities (stocks).
Moderate Growth	This portfolio is appropriate for investors whose primary objective is capital appreciation and to whom current income is of secondary importance. A moderate growth investor is willing to tolerate short-term price fluctuations. The assets in this portfolio are a mix of equities (stocks) and fixed-income securities (bonds), with a higher weighting towards equities (stocks).
Conservative Growth	This portfolio is appropriate for investors who prefer a balanced mix of current income and capital appreciation, and are willing to tolerate some short-term price fluctuations associated with equity (stock) investments. The assets in this portfolio are balanced among equities (stocks) and fixed-income securities (bonds).
Preservation & Income	This portfolio is appropriate for investors whose primary objective is current income. The majority of assets in this portfolio are allocated to short-term and intermediate term investments such as fixed income securities (bonds). A portion of this portfolio is also invested in equities (stocks) which are

Send Plan w/Video Walkthrough

- Attach plan PDF (from RC) to email.
- Screen share and walk through plan document.
- Give insights and commentary throughout.
- Generally about 20-30 minutes.
- Makes the plan review meeting flow **much** better.
- Made in Screencastify.



Plan Review Meeting

- Discuss key points and Q&A.
- Better discussion because they got the video in advance.
- Assign implementation items.

Discussion Items

☐ TBD

Review financial plan

☐ Review highlights of financial plan together


☐ Review and assign next steps

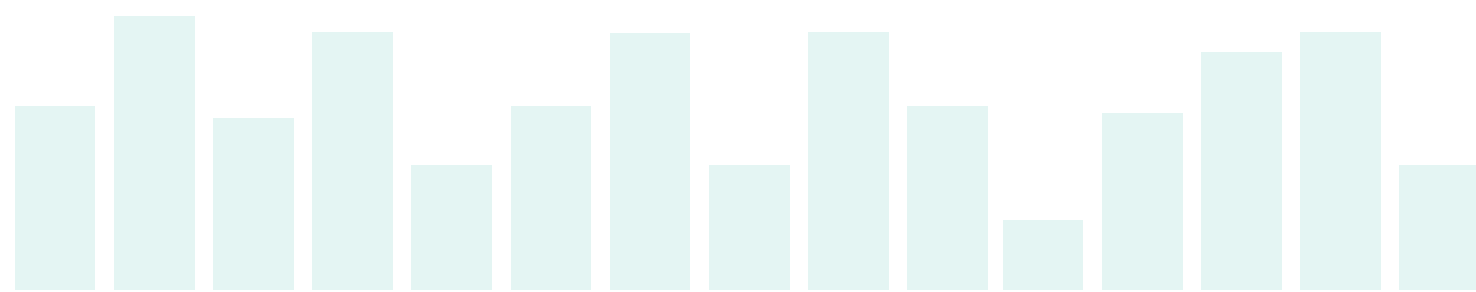
☒ ☒ H H2 + ▾

Updated Oct 3

Looking for older notes?

[Find related notes](#) and merge them into this stream so they're always at hand.





Deliver IPS

- IPS is delivered via an email template in WB.
- Keep it simple.

Investment Policy Statement

B I U [List Icon] [List Icon] " [Image Icon] [Link Icon] [Microphone Icon] < >

Hi, {{Contact.Nickname || Contact.FirstName}}!

Attached is your Investment Policy Statement for your records. This outlines the general parameters of how we will be structuring your investments. This can be updated at any time and we will review it periodically to make sure your investments stay aligned with your plan.

Please let me know if you have any questions!

Thank you,

Michael Reynolds, CSRIC®, AIF®, CFT-I™

Principal

Elevation Financial LLC

Send

[Paperclip Icon][Table Icon][Download Icon][Waveform Icon][Clock Icon]

Saved [Trash Icon]

Start Annual Workflow

- As a last step, we activate the annual service calendar workflow.
- Runs the annual calendar.

★	Planning & Investment Management	Create Financial Plan: Investment Concentration Observations & Recommendations	Due: 1 day after previous step completed	Assigned To: Contact Owner
★	Planning & Investment Management	Create Financial Plan: Tax Allocation Recommendations	Due: 1 day after previous step completed	Assigned To: Contact Owner
★	Planning & Investment Management	Create Financial Plan: College Savings Plan Recommendation	Due: Same day as previous step completed	Assigned To: Contact Owner
★	Planning & Investment Management	Create Investment Policy Statement	Due: Same day as previous step completed	Assigned To: Contact Owner
★	Follow-up & Communication	Create and send video walk-through of financial plan	Due: 1 day after previous step completed	Assigned To: Contact Owner
★	Planning & Investment Management	MEETING #3: Plan Review & Implementation Phase	Due: 1 day after previous step completed	Assigned To: Contact Owner
★	Follow-up & Communication	Send IPS Delivery email	Due: 1 day after previous step completed	Assigned To: Contact Owner
★	Planning & Investment Management	Apply portfolios to all accounts	Due: 1 day after previous step completed	Assigned To: Contact Owner
★	Follow-up & Communication	Place into Annual Client Service Calendar Workflow	Due: 1 day after previous step completed	Assigned To: Contact Owner

Service Calendar

- Prompts to send appointment request three times a year.
- Scheduled in “trimesters” for my business.

Comprehensive – Annual Client Service Calendar

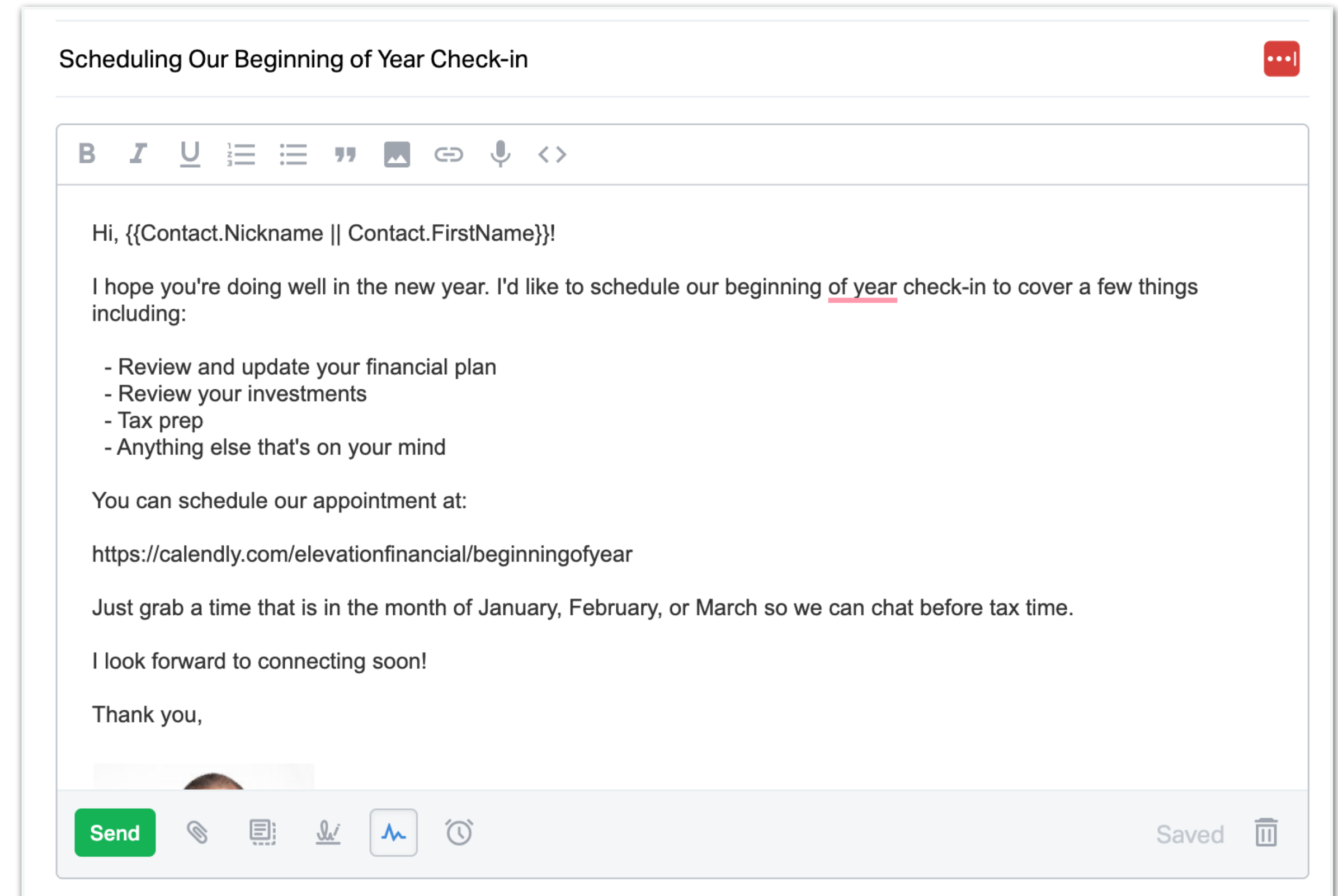
Workflow Template Steps

- | | | | | |
|---|---------------------------|---|---|----------------------------|
| ★ | Follow-up & Communication | Beginning of Year Check-in | Due: 3 days after workflow start or previous step completed | Assigned To: Contact Owner |
| ★ | Follow-up & Communication | Set up and send client Tax Letter | Due: 40 days after workflow start | Assigned To: Contact Owner |
| ☆ | Follow-up & Communication | Review tax return and send summary video | Due: 110 days after workflow start | Assigned To: Contact Owner |
| ★ | Follow-up & Communication | Mid-year Check-in | Due: 120 days after workflow start | Assigned To: Contact Owner |
| ★ | Follow-up & Communication | End of Year Check-in | Due: 240 days after workflow start | Assigned To: Contact Owner |
| ★ | Follow-up & Communication | MAINTENANCE: Start Next Year's Workflow Dated January 1 | Due: 15 days after previous step completed | Assigned To: Contact Owner |




Beginning of Year Check-in

- Requests beginning of year check-in.
- Template email with scheduling link.
- Gives preview of what to expect.




Specific Calendly Event

- Event is specific to beginning of year check-in.



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FINANCIAL



Michael Reynolds
Beginning of Year Check-in
🕒 1 hr 30 min
Beginning of year check-in

[Cookie settings](#)[Report abuse](#)

Select a Date & Time

< November 2023 >

SUN	MON	TUE	WED	THU	FRI	SAT
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		


Time zone
🌐 Eastern Time - US & Canada (10:00am) ▼

[🔧 Troubleshoot](#)






Workflow for Client Prep


- Sends email 7 days before and 1 day before with instructions for client prep.

 [Edit permissions](#)


Last edited August 31, 2023.


[View live page](#)  Settings ▾

 **What event is this?**
Beginning of Year Check-in,  Zoom and 2 other locations

 **When can people book this event?**
90 min, 120 rolling calendar days

Additional Options


 **Invitee Questions**
Name, Email, Location + 1 question





 **Workflows**

Set up automations around your events, such as email and text notifications, thank you emails, etc.


Cancel


Active workflows


If you need to edit or manage workflows for all your event types, visit the [workflows tab](#) 

Name	Applies to	When this happens	Do this	
Pre-meeting Checklist - Beginning of Year Review (Reminder #1)	 Beginning of Year Che...	7 days before event starts	Send email to invitee	
Pre-meeting Checklist - Beginning of Year Review (Reminder #2)	 Beginning of Year Che...	1 day before event starts	Send email to invitee	

Cancel

 **Notifications and Cancellation Policy**
Calendar Invitations, No Reminders

 **Confirmation Page**
Calendly confirmation page, no active links

 **Collect Payments**
no payment method

Email for Client Prep


- Automated through Calendly.

WorkflowPre-me7 cDo

help

Edit: Email to invitee

What email address should this email be sent from?

 michael@elevationfinancial.com

Manage your Gmail settings in [Integration settings](#)

Choose a template






Custom

Subject

↺ ↻ + Variables

ACTION ITEMS to prep for Upcoming Meeting: **Event Name** with **Event Organizer Name** at **Event Time** on **Event Date**

Body

B I U      + Variables

Hi, **Invitee Full Name** !

I'm looking forward to seeing you for our upcoming Beginning of Year Review at **Event Time** on **Event Date** .

To prep for the meeting, I have a short checklist of things for you to review and complete here before we meet:

1. Log into RightCapital and update anything that may have changed. Things like income, debt, expenses, etc. especially any accounts or debts that have been added manually. Also, fix any banking links that may need re-authentication and add any new bank accounts that may have been opened. The RightCapital login is: <https://elevationfinancial.com/rightcapital>
2. Please take a moment to answer two questions about your current thoughts and feelings about your financial future using this link: <https://elevationfinancial.com/mood>

Please let me know if you have any questions.

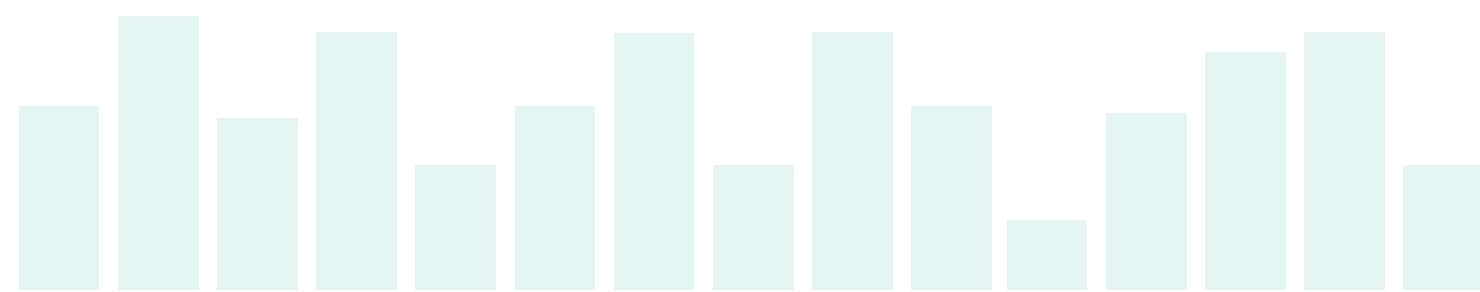
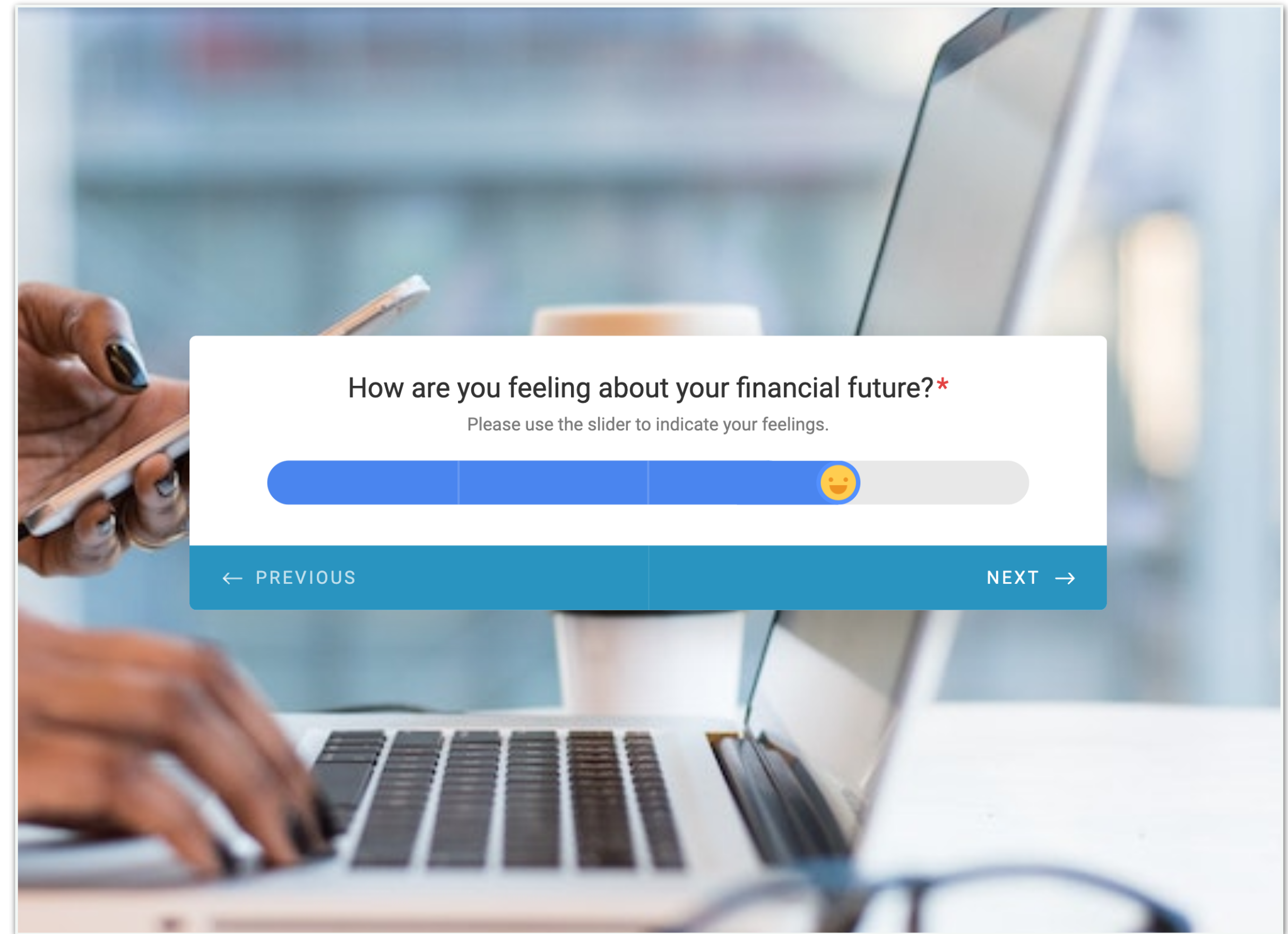
Thank you!
Michael Reynolds

edit

Added

Money Mood Check-in

- Asks for current feelings about their money.
- Emojis make it more approachable.



Money Mood Check-in

- Also asks what's on their mind.

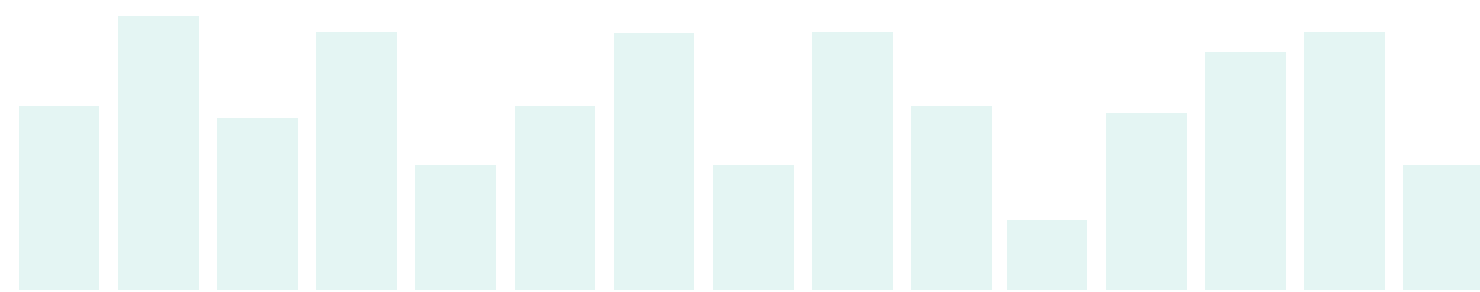
What is top of mind for you right now?*

Is anything a concern for you right now? Any money challenges? Questions? What would you most like to talk about?

|

Tr B I U " -

← PREVIOUS SUBMIT




Beginning of Year Check-in


- Simple agenda.
- Resources linked within agenda.

< Template details

Use templateMore actions

Michael Reynolds

Beginning of Year Check-in



This is a preview

Client top-of-mind items

☐ TBD

Review financial plan

☐ Confirm current data

☐ Review goals & priorities

☐ How are you feeling about your financial future?

☐ Observations

☐ Tax items

- ☐ Conversions, etc.
- ☐ 1099s, etc.
- ☐ Prior year contributions before tax deadline

Investment review

☐ Review SRI/ESG/Impact report (if applicable)

☐ Update Investment Policy Statement

Resources

- ESG Impact Report
- Plan Snapshot

Discussion items

☐ What's one thing you spent money on in the past year that brought you joy?


☐ What's one thing you did in the last year that you're proud of?



Tax Letter

- Send tax letter from Holistiplan.





REYNOLDS, MICHAEL AND ARIANA
2022 TAX LETTER

TAX DOCUMENTS

We know of the following income sources and accounts, for which we expect you to receive a corresponding tax document. We recommend checking for each of these and sharing anything you've received with your tax professional.

Account Description	Expected Tax Document
Altruist / Apex Clearing	1099 Consolidated
BITW - Taxable Account	Schedule K-1
BITW - Roth IRA	Schedule K-1
GSG	Schedule K-1
MMP	Schedule K-1

CONTRIBUTIONS TO TRADITIONAL/ROTH IRAS

You made contributions to Traditional IRAs and/or Roth IRAs. IRA deductibility is dependent on income and eligibility for qualified retirement plans through an employer. Roth IRA contribution eligibility is dependent on income.

We are aware of the following contributions:

We recommend supplying details of all contributions to your tax professional. Form 5498 may be of help.

Description	Amount
2/1/2022 - Non-deductible Traditional IRA contribution for Backdoor Roth IRA - Michael Reynolds	\$6,000.00
2/1/2022 - Non-deductible Traditional IRA contribution for Backdoor Roth IRA - Ariana Reynolds	\$6,000.00

ROTH CONVERSIONS

You completed a Roth conversion during the year. These transactions are reported on Form 8606 of the tax return. This is especially critical in cases where there is any after-tax basis in the source account. Note that the end of year balance for all IRAs is needed to determine the percentage of a Roth conversion that is considered after-tax basis vs. taxable.

We are aware of the following Roth conversions:

Mid-year Check-in

- Template email with scheduling link.
- Very informal.
- Set expectations that it's ok to skip.

Elevation Financial: Mid-Year Check-in

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Hi, {{Contact.Nickname || Contact.FirstName}}!

I hope you're doing well. This year is well underway and I wanted to offer up some time in the next few months for anything you may want to discuss or anything you may need help with. Don't feel obligated if you don't feel the need to meet but if you do, please feel free to schedule some time here:

<https://calendly.com/elevationfinancial/>

I look forward to connecting soon!

Thank you,

Michael Reynolds, CFP®, CSRIC®, AIF®, CFT-I™
Principal
Elevation Financial LLC

Send

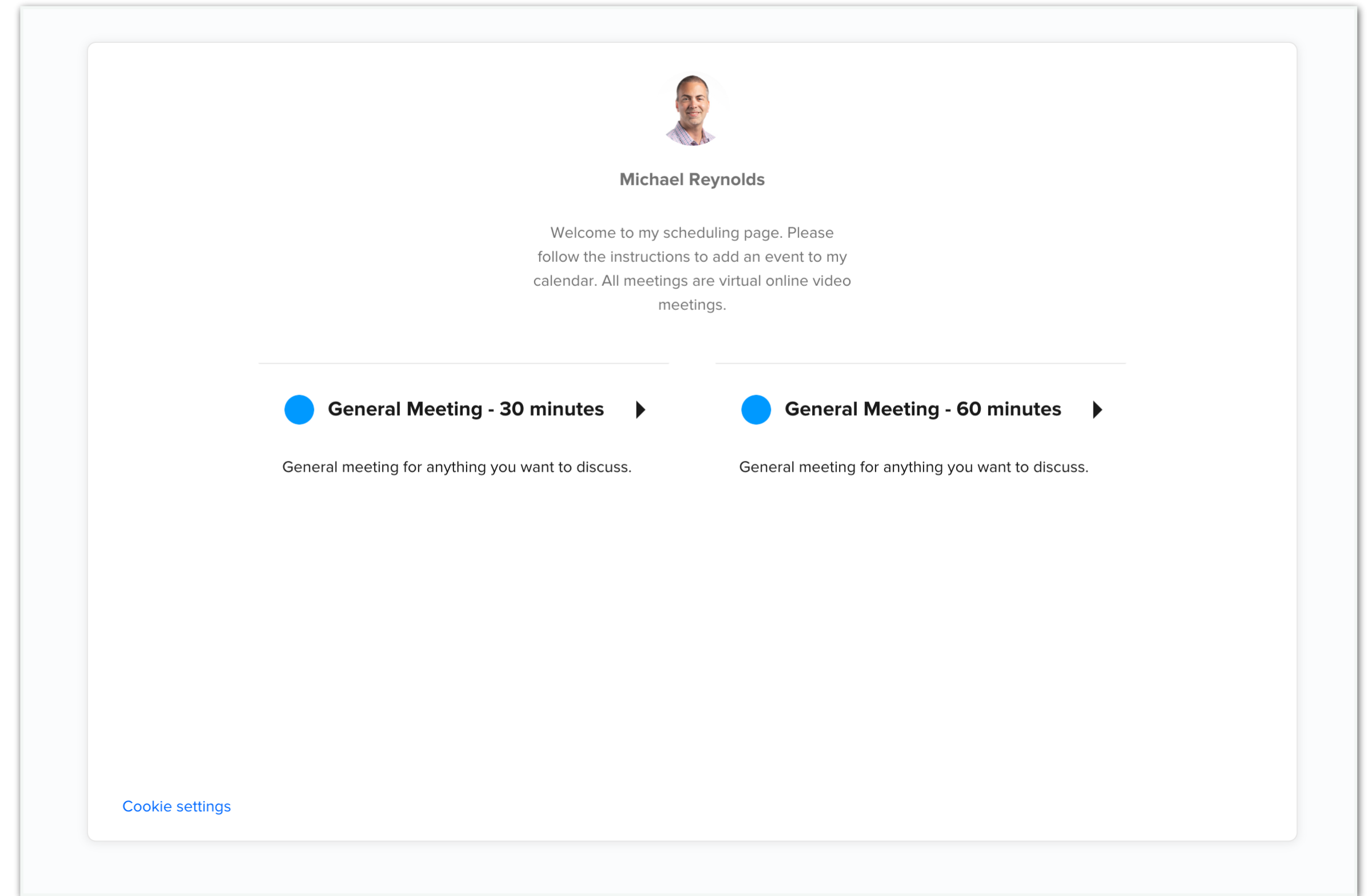
👌

Saved



Mid-year Check-in

- Links to general scheduling page.
- Simply asks what's on their mind.



End of Year Check-in

- Template email with scheduling link.
- Gives preview of what to expect.

Elevation Financial: End of Year Check-in

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Hi, {{Contact.Nickname || Contact.FirstName}}!

I hope you're doing well. I'd like to invite you to schedule a check-in to discuss a few topics like:

- Insurance review (even years)

- Contact info / estate planning / beneficiaries (odd years)

- Review/update your financial plan


- Anything else that's on your mind



You can schedule our appointment at:

<https://calendly.com/elevationfinancial/endofyear>


I look forward to connecting soon!


Thank you,





Michael Reynolds, CFP®, CSRIC®, AIF®, CFT-I  


Send




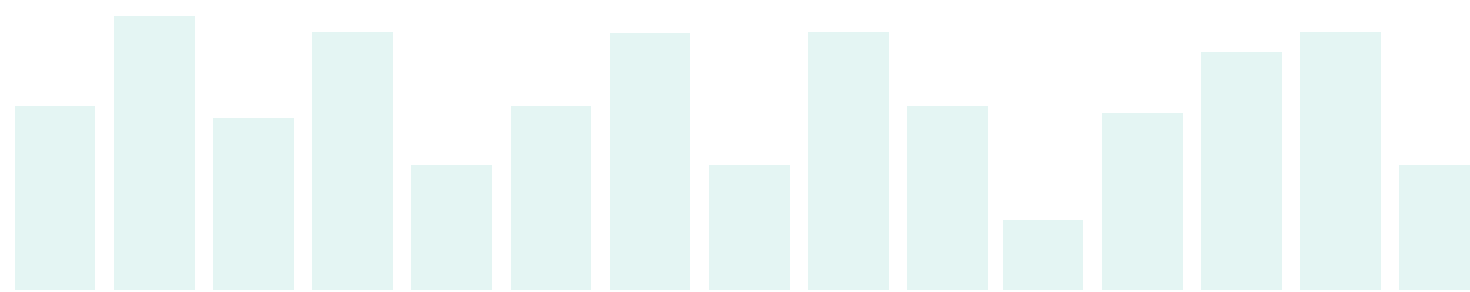










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Specific Calendly Event


- Event is specific to end of year check-in.





Michael Reynolds

End of Year Check-in

 1 hr 30 min


End of year check-in

Select a Date & Time

< November 2023 >


SUN	MON	TUE	WED	THU	FRI	SAT
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		



Time zone

 Eastern Time - US & Canada (10:28am) ▾

[Cookie settings](#)


[Report abuse](#)

 [Troubleshoot](#)






Workflow for Client Prep


- Sends email 7 days before and 1 day before with instructions for client prep.

 [Edit permissions](#)


Last edited August 31, 2023.


[View live page](#) [Settings](#) 

 **What event is this?**
End of Year Check-in,  Zoom and 2 other locations

 **When can people book this event?**
90 min, 90 rolling calendar days

Additional Options


 **Invitee Questions**
Name, Email, Location + 1 question





 **Workflows**

Cancel


Set up automations around your events, such as email and text notifications, thank you emails, etc.


Active workflows


If you need to edit or manage workflows for all your event types, visit the [workflows tab](#) 


Name	Applies to	When this happens	Do this	
Pre-meeting Checklist - End of Year Review (Reminder #1)	 End of Year Check-in	7 days before event starts	Send email to invitee	
Pre-meeting Checklist - End of Year Review (Reminder #2)	 End of Year Check-in	1 day before event starts	Send email to invitee	

Cancel

 **Notifications and Cancellation Policy**
Calendar Invitations, No Reminders

 **Confirmation Page**
Calendly confirmation page, no active links

 **Collect Payments**
no payment method



Email for Client Prep

- Automated through Calendly.

Workflow

Pre-meeting

What to do

Do this

7

edit

added


Cancel

Help

Profile

Edit: Email to invitee

What email address should this email be sent from?

 michael@elevationfinancial.com

Manage your Gmail settings in [Integration settings](#)

Choose a template






Custom

Subject

🔄 🔄 + Variables

ACTION ITEMS to prep for Upcoming Meeting: **Event Name** with **Event Organizer Name** at **Event Time** on **Event Date**

Body

B *I* U      + Variables

Hi, **Invitee Full Name** !

I'm looking forward to seeing you for our upcoming End of Year Review at **Event Time** on **Event Date** .

To prep for the meeting, I have a short checklist of things for you to review and complete here before we meet:

1. Log into RightCapital and update anything that may have changed. Things like income, debt, expenses, etc. especially any accounts or debts that have been added manually. Also, fix any banking links that may need re-authentication and add any new bank accounts that may have been opened. The RightCapital login is: <https://elevationfinancial.com/rightcapital>

2. Please take a moment to answer two questions about your current thoughts and feelings about your financial future using this link: <https://elevationfinancial.com/mood>

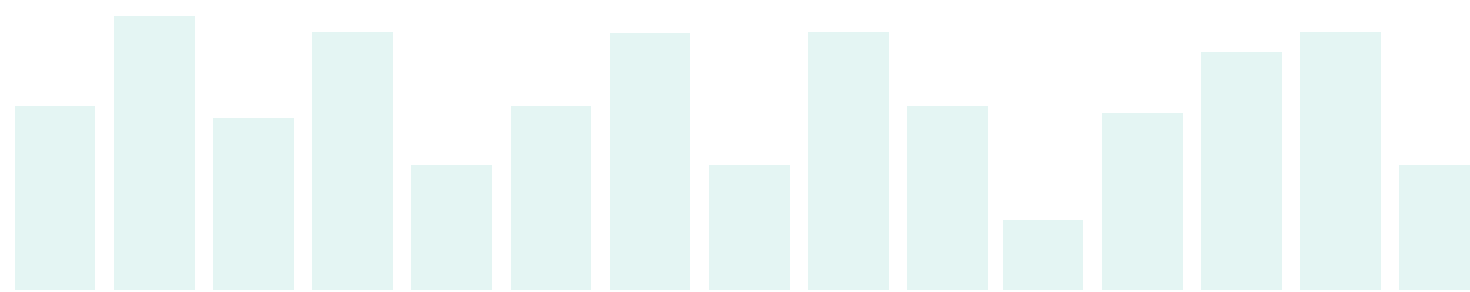
Please let me know if you have any questions.

Thank you!
Michael Reynolds

☐ Include reconfirmation button ⓘ

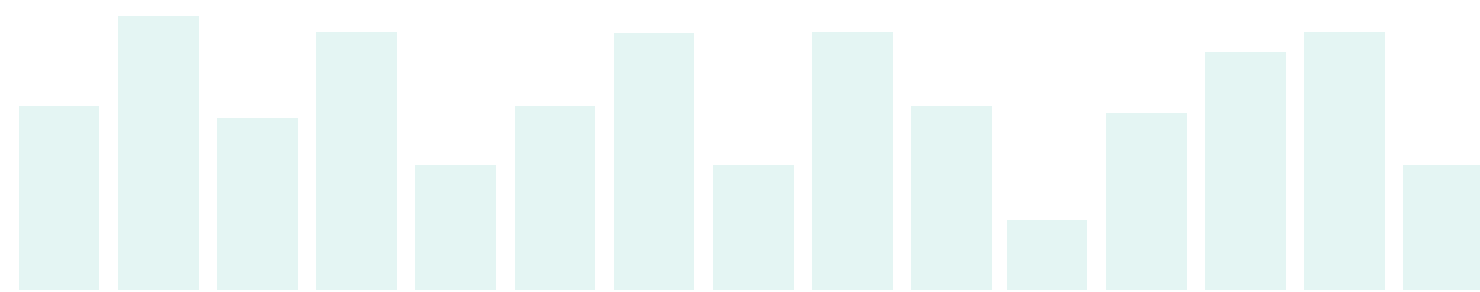
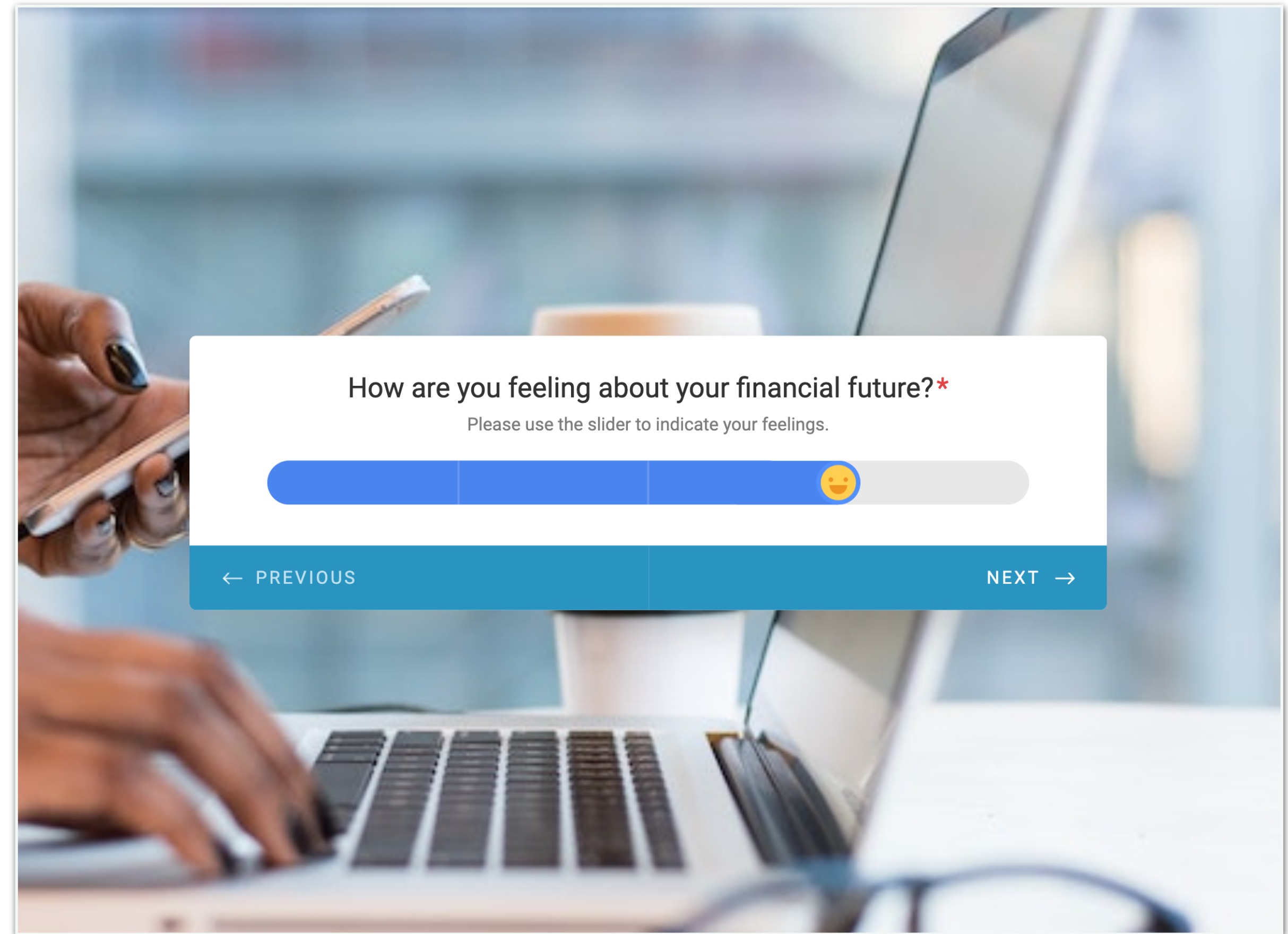
☒ Include cancel and reschedule links ⓘ

☐ Include cancellation policy ⓘ



Money Mood Check-in

- Asks for current feelings about their money.
- Emojis make it more approachable.



Money Mood Check-in

- Also asks what's on their mind.

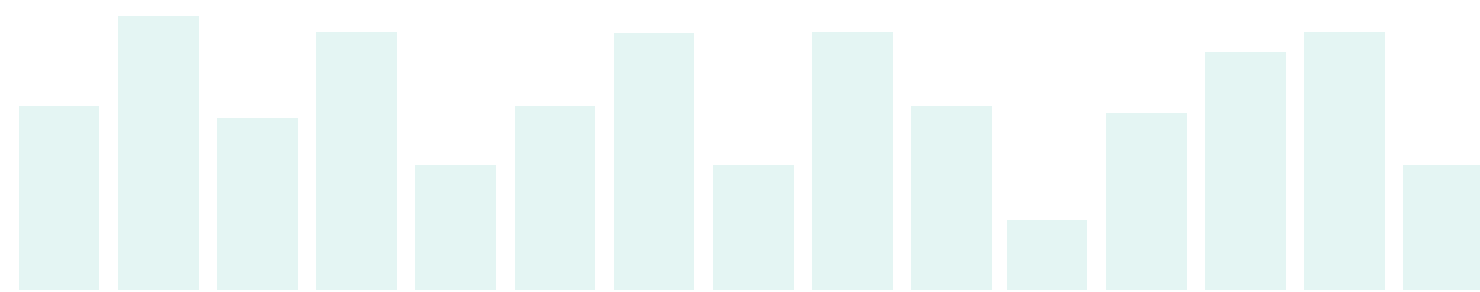
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Tr B I U " -

← PREVIOUS SUBMIT



End of Year Check-in

- Simple agenda.
- Resources linked within agenda.

 Michael Reynolds

☆

End of Year Check-in

This is a preview

Plan Check-in

☐ Review goals & priorities

☐ Confirm current data

☐ Observations

Insurance Review (even years)

Is insurance coverage still adequate? Has anything changed?

☐ Life insurance

☐ Disability

☐ Long-term Care

☐ Auto & home (recently shopped? Check deductibles against liquidity)

☐ FSA / Dependent Care use it or lose it

☐ Open enrollment (employer benefits)

Estate Planning Updates (odd years)

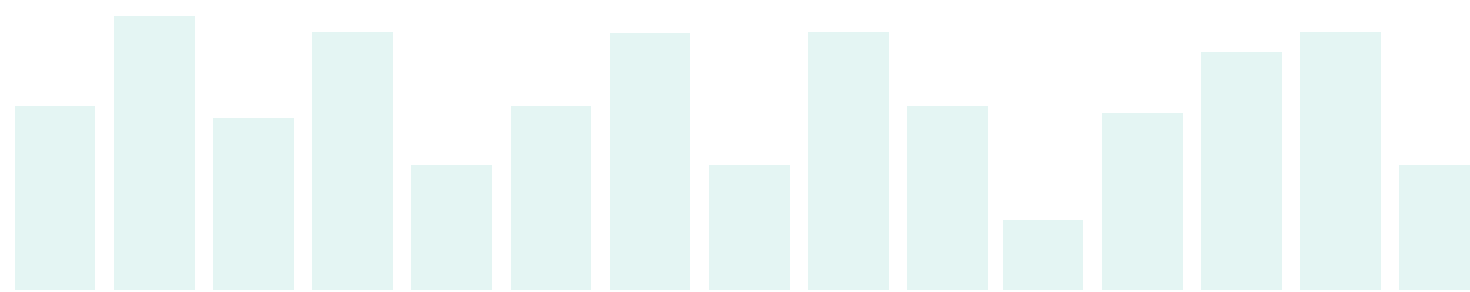
☐ Review estate documents

☐ Review account titling

☐ Review beneficiaries

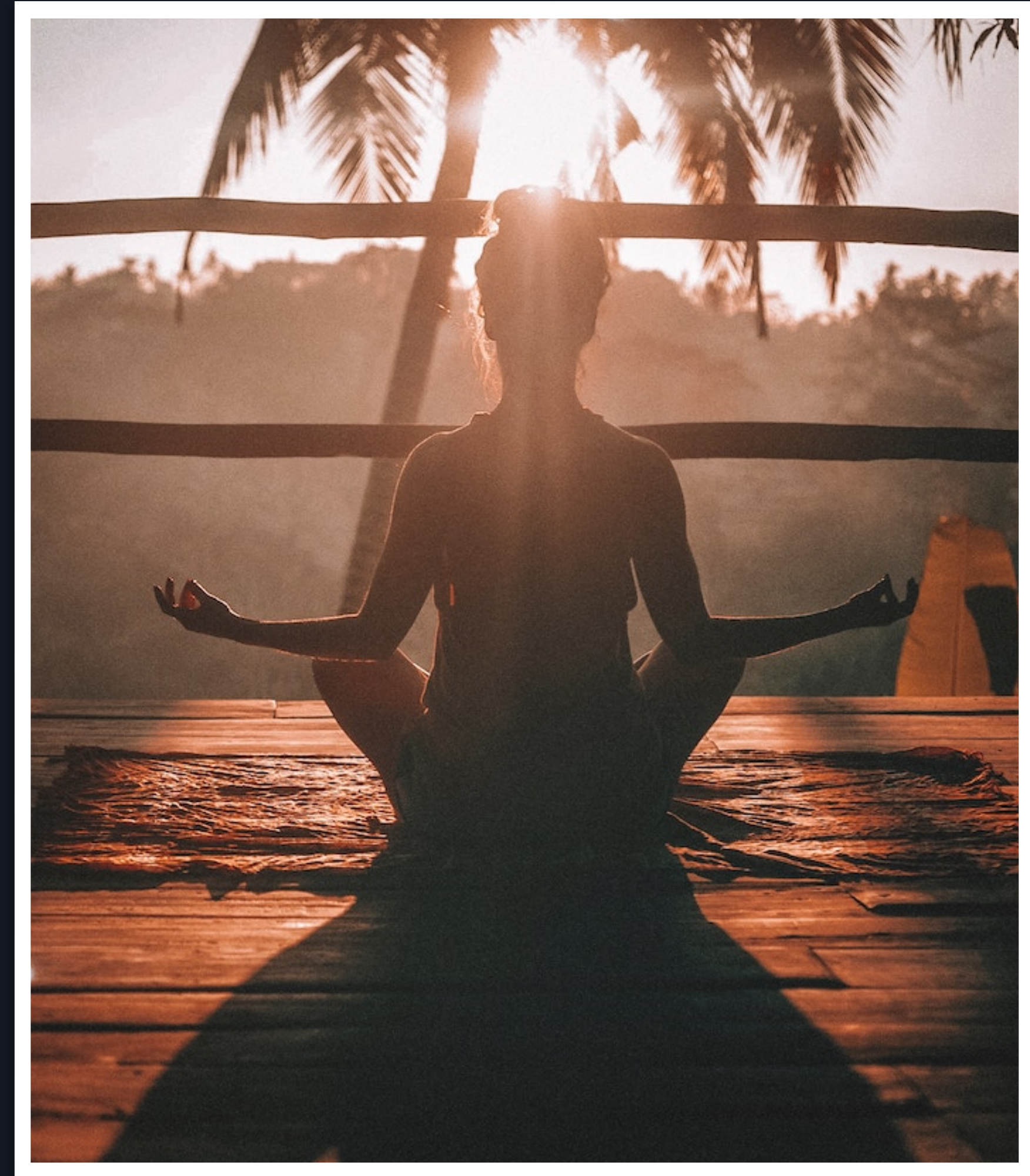
Discussion items

TBD



Process = Happy Place

- When decisions and systems are decided in advance, mental cycles are free to focus on the client.
- Tight systems lead to extreme scalability.
- Tweak individual pieces to improve overall service.



HAVE QUESTIONS?

Michael Reynolds - michael@elevationfinancial.com