ROONEY
WEALTH MANAGEMENT

H2 2026

Client Service Calendar

JULY

Quarterly Client Newsletter
Quarterly recap and a preview of the next three months

Retirement Readiness Projections
Updated projections of your progress toward financial independence for financial advising clients

Quarterly Portfolio Review & Rebalance
Q2 review with rebalancing recommendations sent for your approval for investment management clients

AUGUST

Credit Score & Identity Protection Review
A guided review of your credit reports, freezes, and account security

Beneficiary Review
Beneficiary confirmation across all accounts

Emergency Fund & Cash Yield Review
Confirming reserves are right-sized and your cash is earning a competitive yield

SEPTEMBER

Bi-Annual Check-In Meeting
Our second scheduled meeting of the year to review goals and progress

College Savings & Student Loan Review
529 funding check and loan strategy before the FAFSA opens October 1

Investment Policy & Risk Tolerance Review
Confirming your target allocation still fits your goals and comfort with risk

OCTOBER

Employee Benefits & Open Enrollment Review
Making the most of your benefit elections before enrollment windows close

Quarterly Portfolio Review & Rebalance
Q3 review with rebalancing recommendations sent for your approval

Year-End Tax Projection & Scenario Testing
Modeling year-end strategies now, while every option is still open

NOVEMBER

Use-It-or-Lose-It Benefits Sweep
Spending down FSA dollars and other expiring benefits before December 31

Capital Gain & Loss Harvesting
Reviewing taxable accounts for opportunities to harvest losses or realize gains

Roth Conversions & Rollover Opportunities
Evaluating whether a partial conversion makes sense at your current bracket

DECEMBER

RMD & Contribution Deadline Check
Confirming required distributions and December 31 deadlines are met

Year-End Portfolio Checkup
Final allocation review and preparation for the January rebalance

Charitable Giving Strategies
Donor-advised funds, QCDs, and gifts of appreciated stock before year end

ONGOING

ALL
Open-Door Access — Unlimited Email and Phone for Questions of Any Size

FINANCIAL PLANNING
Client Portal, Document Vault, and Net Worth Tracking Maintenance

INVESTMENT MANAGEMENT
Ongoing Portfolio Monitoring, Drift-Based Rebalancing, and Trade Execution

INVESTMENT MANAGEMENT
Investing New Deposits and Raising Cash for Withdrawals; Distribution and Transfer Servicing; Custodial Paperwork

Year-Round Monitoring for Tax-Loss Harvesting Opportunities, Not Just in November

Quarterly Performance Reporting and Fee Transparency

(530) 902-8169 | dan@rooneywealth.com | rooneywealth.com