# RFG ProActive Review:

A comprehensive review of each client's plan. The review will follow fiduciary standards and utilizes the expertise of the entire team.



### **ProActive Review Objectives:**

- Process: We follow a systematic process incorporating fiduciary standards.
- ProActive: Our ProActive Review process ensures periodic oversight and monitoring. Our team will provide ongoing updates.
- Team: The Rosselot Financial Group collaborates to provide greater insight.

## **ProActive Review Process:**

Once we have implemented a plan and established accounts, our ongoing engagement includes monitoring. We have a process in place where your service team reviews your profile thoroughly each quarter. We have adopted strict standards to make sure things do not fall through the cracks. You will be communicated with throughout the process and we are always available for other things that may pop up, as we know that will happen, it is a part of life. Just know that when things are quiet, we are working hard each Wednesday morning to make sure your plan is on track.

### **Quarter 1 Investment Checklist**

Economic indicator update x12 Risk tolerance vs allocation review Performance vs benchmark review Tactical, strategic and diversifier: 3 mandate review Distribution phase review Annuity/lifetime income review Optimizer or Self-Directed Brokerage availability Fee reduction availability Beneficiary verification

# Quarter 3 Administrative Checklist

Annual meeting mandate Driver license update Required Minimum Distributions (RMDs) Outstanding task/workflow review Email address update Banking info update Online access Profile update

### Service Team update

### Quarter 2 "What if" Checklist

Life insurance needs review Premium reduction availability Disability needs review Nursing care review Beneficiary verification

Timing of the ProActive Review varies based on service model.

The Rosselot Financial Group believes the *ProActive* Review is critical to a client's success. Our team dedicates over 1,000 hours annually to the *ProActive Review* Process. That's 4 times as much as we spend acquiring new clients.

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#### **Quarter 4 Goal Planning Checklist**

Retirement cash flow projection review Monte Carlo stress test Education funding review Other goal review Social Security income analysis Estate plan update Life changes inquiry