



SAMPLE Client Meeting Notes

To Create Actionable Next Steps

Sample Notes

It was great seeing you today. I am so happy to hear that you enjoyed your trip to Portugal. Have fun later this year in Bar Harbor with your son!

Below are the notes from our conversation with the Action Items listed first.

Items we need your help with:

1. Please provide me with a copy of your 2022 tax return.
 - a. Please remember to include the entire return, including all schedules.
 - b. You can upload a scanned copy of your return [using this link](#).
2. Remember to fund your granddaughter's 529 college savings plan if you receive another letter from the state offering to match your contribution.
3. Let me know if you want to transfer your fidelity Traditional IRA to my management.
 - a. This will help simplify things for your beneficiaries.
 - b. It will also allow my office to help you with Qualified Charitable Distributions and Required Minimum Distributions.

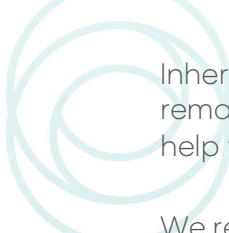
Items our office will address:

1. Michelle from my office will process the Required Minimum Distribution from your Inherited IRA account.
 - a. We will withhold 15% for federal income taxes and 5% for state income taxes.
 - b. The after-tax money will be deposited to your bank account on file.
2. Michelle will send you \$10,000 from your Non-Retirement account to help pay for your upcoming door replacement project.
3. After we process the withdrawal to pay for your doors, I will adjust some of the investments in your non-retirement account.
 - a. This will include selling Alibaba.

Additional Meeting Notes:

It was great to hear about your recent trip to Portugal and your planned trip to Bar Harbor. I'm glad you have been able to travel.

You have one major project coming up **soon**. You are working on replacing **all** the doors in your house. You anticipate the cost of this project to be between \$10,000 and \$12,000. To help pay for this, we will first process your Required Minimum Distribution from your



Inherited IRA. This should net you slightly less than \$2,000 after taxes. We will fund the remainder of the project by withdrawing from your Non-Retirement account. This will help you to maintain a sizable cash cushion in your **bank** accounts.

We reviewed and updated your Asset Map report. I updated the value of the cash in your bank accounts. There were no other significant changes.

We reviewed your investments using Nitrogen (formerly Riskalyze). I continue to want to slowly transition your account away from individual stocks to broadly diversified exchange-traded funds. There is no rush. As part of these adjustments, I will sell Alibaba.

We reviewed your Income Dashboard and Guardrails reports. It was this report that helped you feel comfortable taking a withdrawal from your Non-Retirement account to pay for your doors. You have room in your accounts to spend a bit more, and this door project is a perfect reason to take a withdrawal.

You mentioned that your great-uncle recently passed away. I am sorry for your loss. In the event you inherit anything from him, please let me know. I can provide you with guidance on what actions you have depending on the type of account you are receiving. Traditional IRAs and annuities tend to be the more complicated accounts to receive. Stocks, bonds, and brokerage accounts are relatively straightforward. Regardless of the account type, I can help provide you with guidance so you can make an informed decision.

Beginning next June, you will be eligible to make Qualified Charitable Distributions from your IRA accounts. This is where you make a donation directly from your IRA to a charity or not-for-profit. In doing so, the money comes out of your IRA tax-free. It is not a reason to begin making donations, but it is often the most tax-efficient way. We can discuss this in more detail next year.

As always, if you need anything between meetings, please call our office at 607-584-4141. We are happy to help!

Warmly,

Brian A. Voss, CLTC®



Redtail Review Meeting Activity Template

- Client Name(s):
- Meeting Day, Date, and Time: Wednesday, May 22, 2024@ 1:00 pm
- Meeting Location: Zoom
- Possible adjustment in my withhold as I received S1398 from SC and \$1079 from federal.
- Current Fee Schedule:50 bps
- Activity Review:
- Asset Map:
- Nitrogen (formerly Riskalyze):
- Performance Reports:
- Capital Gains and Losses:
- Income Dashboard:
- RMD's:
- QCD's:
- Holistiplan:
- Notes Review:
- Information Sharing Agreement:
- Update Holistiplan Tax Letter:
- iRebal:

S
S
E
L
T
I
M
I
L



Scheduling Email Template



Greetings from the team at NBT Capital Management!

We are reaching out to schedule your review meeting with Brian Voss.

You have two convenient options for scheduling your meeting.

- If you prefer a Zoom or Phone meeting and want to book the meeting yourself, [please click here](#). This link will allow you to select an available date and time that is convenient for you.
- If you want to meet in person, or you want assistance with scheduling a Zoom or Phone meeting please call our office at 607- 584-4141.

PS: If you don't feel the need to meet right now, [please click here](#) to let us know. Don't worry. We'll still reach out to you when it's time for your next review.

Michelle Heimes or Stephanie Crooks

p 607.584.4141 f 607.584.4149

a 331 Main Street, Suite 1, Johnson City, NY 13790

e mheimes@nbtcaRm.com or scrooks@nbtcaRm.com