

W E A L T H A D V I S O R Y

Annual Comprehensive Review

Year-End Financial Assessment [YEAR]

Prepared for: **[CLIENT NAME]**

Date: **[DATE]**

Prepared by: **[ADVISOR NAME, TITLE]**

This report is confidential and intended solely for the named client.

Net Worth Summary

The following summarizes your total financial position as of the reporting date.

Category	Current	Prior Period	Change
Total Assets	[TOTAL ASSETS]	[PRIOR ASSETS]	[CHANGE]
Total Liabilities	[TOTAL LIABILITIES]	[PRIOR LIABILITIES]	[CHANGE]
Net Worth	[NET WORTH]	[PRIOR NET WORTH]	[CHANGE]

Key Ratios

Debt-to-Asset Ratio	[DEBT RATIO]
Savings Rate	[SAVINGS RATE]
Investment Assets / Net Worth	[INV/NW RATIO]

Portfolio Performance & Allocation

Your investment portfolio overview and asset class allocation as of the reporting date.

Portfolio Summary

Total Portfolio Value	[PORTFOLIO VALUE]
Total Cost Basis	[COST BASIS]
Unrealized Gain / (Loss)	[UNREALIZED G/L]
Weighted Avg. Expected Return	[EXPECTED RETURN]
Portfolio Yield	[YIELD]

Asset Allocation

Asset Class	Value	Allocation	Target	Drift
U.S. Equities	[VALUE]	[ALLOC %]	[TARGET %]	[DRIFT]
International Equities	[VALUE]	[ALLOC %]	[TARGET %]	[DRIFT]
Fixed Income	[VALUE]	[ALLOC %]	[TARGET %]	[DRIFT]
Real Assets	[VALUE]	[ALLOC %]	[TARGET %]	[DRIFT]
Alternatives	[VALUE]	[ALLOC %]	[TARGET %]	[DRIFT]
Cash	[VALUE]	[ALLOC %]	[TARGET %]	[DRIFT]
Total	[TOTAL]	100%	[TARGET]	

Rebalancing Recommendation

Maximum drift detected: **[MAX DRIFT]** | Threshold: **[THRESHOLD]**

Rebalancing Notes / Trade Recommendations

Income vs. Expenses

Annual cash flow analysis showing income sources, total expenses, and discretionary surplus.

Income Summary

Employment / Active Income	[EMPLOYMENT]
Social Security	[SS INCOME]
Pensions & Annuities	[PENSION]
Investment Income	[INV INCOME]
Other Income	[OTHER]
Total Annual Income	[TOTAL INCOME]

Expense Summary

Total Annual Expenses	[TOTAL EXPENSES]
Total Insurance Premiums	[INSURANCE]
Total Annual Outflows	[TOTAL OUTFLOWS]

Available Spend

Metric	Amount
Annual Surplus / (Deficit)	[SURPLUS]
Monthly Surplus / (Deficit)	[MONTHLY]
Surplus as % of Income	[SURPLUS %]

Retirement Readiness

Assessment of your projected retirement position based on current trajectory and assumptions.

Key Assumptions

Current Age	[AGE]
Target Retirement Age	[RET AGE]

Years to Retirement	[YEARS]
Life Expectancy	[LIFE EXP]
Pre-Retirement Return	[PRE-RET RETURN]
Post-Retirement Return	[POST-RET RETURN]
Inflation Rate	[INFLATION]

Retirement Projection

Projected Portfolio at Retirement	[PROJ PORTFOLIO]
Guaranteed Retirement Income	[GUARANTEED INC]
Inflation-Adjusted Expenses	[ADJ EXPENSES]
Annual Withdrawal Needed (Year 1)	[WITHDRAWAL]
Year-1 Withdrawal Rate	[WR %]

Scenario Comparison

	Base	Conservative	Adverse
Portfolio at Retirement	[BASE]	[CONS]	[ADV]
Sustainable Withdrawal (4%)	[BASE 4%]	[CONS 4%]	[ADV 4%]
vs. Base Case	Baseline	[CONS %]	[ADV %]

Tax Planning Highlights

Summary of current-year tax position and optimization opportunities.

Tax Position

Total Gross Income	[GROSS INCOME]
Total Deductions	[DEDUCTIONS]
Taxable Income	[TAXABLE]
Total Credits	[CREDITS]
Recommendation	[STANDARD vs ITEMIZE]

Roth Conversion Analysis

Current Marginal Bracket	[CURRENT BRACKET]
Expected Retirement Bracket	[RET BRACKET]
Bracket Room Available	[BRACKET ROOM]
Recommended Conversion Amount	[CONV AMOUNT]
Tax Cost of Conversion	[TAX COST]

Conversion Favorable?	[YES/NO]
Tax Strategy Notes	

Insurance & Estate Review

Status of coverage, beneficiary designations, and estate planning documents.

Insurance Coverage Summary

Total Life Insurance Death Benefit	[DEATH BENEFIT]
Life Insurance Cash Value	[CASH VALUE]
Total Annual Insurance Premiums	[PREMIUMS]

Estate Document Checklist

Document	Status	Last Updated	Action Needed
Will	[STATUS]	[DATE]	[ACTION]
Revocable Living Trust	[STATUS]	[DATE]	[ACTION]
Durable Power of Attorney	[STATUS]	[DATE]	[ACTION]
Healthcare POA / Proxy	[STATUS]	[DATE]	[ACTION]
HIPAA Authorization	[STATUS]	[DATE]	[ACTION]
Living Will / Advance Directive	[STATUS]	[DATE]	[ACTION]
Beneficiary Review	[STATUS]	[DATE]	[ACTION]
Estate Planning Notes			

Goals Progress Tracker

Status of each financial goal tied to your wealth plan.

Goal	Target	Current	Progress	Status
Retirement	[TARGET]	[CURRENT]	[PROGRESS %]	[ON TRACK]
Emergency Fund	[TARGET]	[CURRENT]	[PROGRESS %]	[ON TRACK]

Education (529)	[TARGET]	[CURRENT]	[PROGRESS %]	[ON TRACK]
Home Purchase	[TARGET]	[CURRENT]	[PROGRESS %]	[ON TRACK]
[CUSTOM GOAL]	[TARGET]	[CURRENT]	[PROGRESS %]	[ON TRACK]
[CUSTOM GOAL]	[TARGET]	[CURRENT]	[PROGRESS %]	[ON TRACK]
Goals Discussion Notes				

Fee Transparency Summary

Complete breakdown of all costs associated with managing your wealth.

Advisory & Management Fees	[ADVISORY FEES]
Investment Product Costs (Expense Ratios)	[PRODUCT COSTS]
Other Costs (Insurance, Trading, etc.)	[OTHER COSTS]
Total All-In Annual Cost	[TOTAL COST]
All-In Cost as % of Portfolio	[COST BPS]
Projected 10-Year Cost	[10YR COST]

Recommended Action Items

Prioritized next steps based on this review. Items requiring immediate attention are noted.

1. Rebalance portfolio to target allocation
2. Complete Roth conversion analysis and execute if favorable
3. Review RMD projections and withdrawal strategy for coming year
4. Update estate documents and beneficiary designations as needed
5. Re-run Social Security optimization if claiming age approaching
6. Reassess insurance coverage and obtain competitive quotes
7. Review all-in fee structure for cost optimization opportunities
8. Confirm goal progress and adjust contributions if behind
9. Update tax projections for the coming year
10. Schedule next annual comprehensive review

Additional Notes / Client Requests

Advisor Signature

Advisor Signature / Name

Date

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