**Email Template – Plan Update Email Template**

**Subject Line:** Plan Update Meeting on behalf of <Advisor>

*Dear Client & Client2:*

*I hope this email finds you well. As part of our ongoing financial planning process, it is time to schedule your Annual Review (Annual TrailMarker). Our mission is to ensure that your financial goals remain on track and that any necessary adjustments are made to your plan. To get the process started, please follow the steps below:*

***Step 1. Review our Proposed Planning Fee for the next 12 months.***

As initially discussed, this meeting will <start or continue> phase two of your financial planning journey and the annual planning fee will be customized based on your needs for the upcoming 12 months.

At a minimum, we will review the core subjects of your financial plan on an annual basis. These core subjects include Overall Plan Health, Goal Envisioning, Cash Flow Planning, and Investment Strategy. If you have 529 accounts managed by us, Education Planning will be included in these core subjects. Please review the attached spreadsheet to see our proposed planning fee for the year. <attached updated cost calculator>

The updated fee will start with *the core,* plus any additional planning subjects that need attention in the upcoming year.

Please review the proposed fee, make any changes as needed and once is ready please return to us with any changes or confirm your approval.

**Step 2. What has changed?**

After you have approved the fee, please let us know if there are any changes to your income, expenses, benefits, personal life, or goals for the **next 5 years**, which are listed below for reference. – **Make sure to Customize this list based on the client’s plan**

* **Car Replacement (2025):** $25,000
* **Lily’s Retirement in 2026**
* **Retirement Trip Celebration - Bahamas (2026)** $17,500
* **Kitchen Remodel (2027):** $60,000
* **Annual Travel in Retirement:** $10,000per year
* **Donation in Retirement:** $6,300 per year
* **Medicare & Out-of-Pocket Expenses:** $7,000 per year, per person

**Step 3: Refresh connections or link new accounts in** [The Lodge](https://wealth.emaplan.com/ema/SignIn?ema%2flpl%2ftrailwisefp)(Planning Portal)

**Username:** Your email address

**Password:** Please let us know if you need us to reset your password

**Step 4: Please upload the following documents to the Shared Documents folder within the Vault – Make sure to customize this list based on the client’s plan**

* Most recently completed tax returns
* Most recent pay stubs
* Most recent statements for any accounts that you are unable to connect
* Updated benefit statements
* How much is in your emergency fund?
* Do we need to make any changes to your monthly budget? Please see it attached

**Step 5. Schedule the Annual Plan Update meeting**

Please use the following link to schedule the **“Annual Plan Update”** meeting:  <include link for scheduling software>

If you have any questions or need assistance with any of the steps, please do not hesitate to contact me.

Thank you for your continued trust in our services.

 Sincerely,