Holistiplan DIY Toolkit

A Step-by-Step Guide for Financial Advisory Firms

PRESENTED BY VILLAGE FINANCIAL SERVICES

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What's Inside This Toolkit

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4	**Tax Letter Template Guide**	What to include, how to keep it updated year-round
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■ *This toolkit is designed to complement your Holistiplan webinar training. All workflows and templates are editable — adapt them to your firm's CRM, client base, and service model.*

SECTION 1 | SETTING EXPECTATIONS WITH CLIENTS

New Clients

When onboarding a new client, position tax planning as a core pillar of the comprehensive financial planning you provide — not just investment management. Requesting their tax return early in the relationship sets the tone for a proactive, strategic partnership.

Key talking points for new clients:

- Reviewing your return helps us **identify planning opportunities** specific to your situation.
- It enables us to build a **tax-efficient strategy** — understanding last year gives us a baseline for this year.
- We can be **proactive, not reactive** — anticipating tax events before they happen.
- Your tax letter keeps your CPA aligned with the planning work we do throughout the year.

Existing Clients — Introducing Holistiplan

If you've been working with clients without Holistiplan, frame this as an **enhancement**, not a correction. You're leveling up the planning process.

Key talking points for existing clients:

- We're **enhancing our planning process** with new tools that allow for deeper tax analysis.
- By reviewing your return annually, we can **identify additional opportunities** we may not have had visibility into before.
- It also gives us the chance to **spot potential errors or omissions** from prior years — a second set of eyes.
- Our goal is to make sure your CPA has everything they need and nothing slips through the cracks.

SECTION 2 | TAX RETURN REQUEST WORKFLOW

Use this repeatable workflow to request, follow up on, and track tax return receipts for your entire client base.

Step 1	**Send the Request Email** Email the client with the benefit-focused language (see Section 6). Include the Holistiplan client upload link OR your secure vault link. For eligible households, offer the direct-from-CPA option and note permission in your CRM.
Step 2	**Monitor & Follow Up** Check for uploads on a consistent cadence (weekly or bi-weekly). Schedule follow-up tasks in your CRM with appropriate due dates. Note: the Holistiplan upload link expires — confirm it is still active before each follow-up.
Step 3	**Tag Extended Filers** Add a CRM tag or custom field for households that routinely file extensions (e.g., "Extender"). Use this tag to delay the tax return request workflow to August for these clients in future years.
Step 4	**Process the Return** Once received, move to Section 3 (Tax Return Processing Steps). Create or update the household in Holistiplan, generate the tax report, and draft the current-year scenario.

■ Pro Tip: The Holistiplan client upload link expires. Always verify the link is still active before sending a follow-up email to a client.

Suggested Timeline

Timing	Action
Feb – Mar 15	Send initial tax return request to all standard filers
Mar – Apr 15	Follow up weekly; process returns as received
April 15	Note extension filers; add CRM tag "Extender"
August	Send tax return request to extension filers
Oct 15	Final follow-up for extended returns
Year-Round	Update tax letter & scenario after each tax-related event
Jan 1 (queued)	Finalize and distribute tax letter to all clients

SECTION 3 | TAX RETURN PROCESSING STEPS

Step 3a — Create/Update the Household in Holistiplan

Minimum required fields for each household:

- Spouse 1 name and date of birth
- Spouse 2 name and date of birth (if applicable)
- State of residence (enables state tax hints)
- *Pro tip: If using Wealthbox or Redtail, use the CRM integration to populate households automatically.*

Step 3b — Review & Save the Tax Report

- Upload the return and allow the system to process (typically 1–2 minutes)
- Review key data: total income, deductions, total tax paid, and marginal brackets
- Use the bracket visualization chart when reviewing with clients — it's a powerful educational tool
- Hide/unhide observations based on whether the report will be client-facing
- Save the PDF report to your document management system
- Create a CRM follow-up task for any observations that require action

Step 3c — Draft the Current-Year Scenario

Generate the scenario by copying the prior year's return. Label it clearly (e.g., "2026 Baseline Scenario"). Then update with what you know:

Item	Where to Find It / Action
COLA Increase	Apply the Social Security cost-of-living adjustment to SS income fields
RMDs	Enter RMD amounts with estimated withholding for all RMD-age clients
Quarterly Estimates	Pre-populate estimates from the prior year's CPA-recommended amounts
QCDs	Enter year-to-date qualified charitable distributions from custodian reports
Roth Conversions	Add any planned or completed Roth conversions
Backdoor Roth	Record traditional IRA contributions and Roth conversions
Pre-Tax Contributions	Enter 401(k), IRA, or other pre-tax contribution amounts

Use the Delta view in Holistiplan to quickly compare the current-year scenario against the prior-year return — great for spotting tax law changes that will impact your client.

SECTION 4 | TAX LETTER TEMPLATE GUIDE

The tax letter is your year-end communication to the client (and optionally their CPA) summarizing all tax-relevant activity for the year. Build it throughout the year — don't wait until December.

What to Include

Section	Content	Notes
Managed Accounts	List all managed accounts with expected tax documents	*Format: Account type + last 4 digits (e.g., JTWROS-1111)*
Tax Documents Expected	1099-B, 1099-DIV, 1099-INT, 1099-R, 5498, etc.	*Update as transactions occur throughout the year*
RMD Amounts	Annual RMD figure per account, per spouse	*Add as "Additional Notes" — no built-in section in Holistiplan*
Quarterly Estimates	Q1–Q4 payment amounts and dates	*Add as "Additional Notes" for CPA alignment*
QCDs	Organization name, date, and amount	*Update immediately after each distribution*
Roth Conversions	Amount converted, IRA custodian	*Include withholding if applicable*
Backdoor Roth	Traditional IRA contribution + Roth conversion details	*Note both steps clearly for CPA*
Charitable Gifts	Donor-advised fund contributions, direct gifts	*Organization name and dollar amount*

Status Workflow for Team Firms

Use these statuses in Holistiplan to track each tax letter through your year-end process. For team firms, this creates firm-wide visibility on where every household stands.

Status	When to Use
Started / Draft	Actively being built throughout the year as transactions occur
Ready for Review	All known transactions entered; queued for advisor review
Reviewed	Advisor has reviewed and confirmed accuracy of all entries
Complete – Not Sent	Finalized but not yet distributed to client or CPA
Complete – Sent	Letter has been sent to client and/or CPA

Complete – Will Not Send	Letter complete; firm has decided not to distribute this cycle
Opted Out	Client has opted out of receiving a tax letter

■ Best Practice: If a prior-year tax letter exists, duplicate it at the start of each year. This saves significant time — you only need to refresh, not rebuild from scratch.

SECTION 5 | YEAR-ROUND MAINTENANCE WORKFLOWS

Embed these workflow touchpoints into your existing servicing processes so the tax letter and scenario stay current throughout the year — reducing the year-end crunch significantly.

Review Meeting Workflow

1	Schedule meeting (advisor + admin prep)
2	Advisor reviews current tax report and scenario prior to meeting
3	Meeting held — capture tax-related updates in notes
4	Update current-year scenario to reflect discussion outcomes
5	Assign follow-up tasks in CRM

Qualified Charitable Distribution (QCD)

1	Process QCD request with custodian
2	Confirm receipt with organization or client
3	Update tax letter: add organization name and dollar amount
4	Update current-year scenario to reflect QCD

Backdoor Roth Contribution

1	Process traditional IRA contribution at custodian
2	Journal / convert to Roth IRA
3	Update tax letter with contribution and conversion details
4	Update current-year scenario

Quarterly Estimate Payment

1	Review Holistiplan scenario for any needed estimate adjustments
2	Communicate amount to client
3	Process estimate at custodian or queue client to pay from checking
4	Update tax letter and current-year scenario with estimate amount

SECTION 6 | SAMPLE TAX RETURN REQUEST LANGUAGE

Use these templates as a starting point. Customize with your firm name, advisor name, and the appropriate upload link. The key is always to lead with the benefit to the client.

Template A — New Client (First Request)

Subject:	One Quick Step to Strengthen Your Financial Plan
Body:	Hi [Client Name], As we get started on your comprehensive financial plan, one of the most valuable tools we have is a copy of your most recent tax return. Reviewing it allows us to: ✔ Identify tax-saving opportunities specific to your situation ✔ Build a tax-efficient investment and income strategy ✔ Stay proactive — anticipating tax events rather than reacting to them ✔ Ensure your CPA has everything they need come tax time Your return is kept strictly confidential and used solely to enhance the planning we do on your behalf. You can upload it securely here: **[INSERT UPLOAD LINK]** If it's easier, we can also coordinate directly with your CPA — just let us know and we'll get their contact information from you. Thank you in advance — this one step makes a meaningful difference in the quality of planning we can provide for you. Warm regards, [Advisor Name] [Firm Name]

Template B — Existing Client (Introducing Holistiplan)

Subject:	An Enhancement to Your Financial Planning Experience

Body:	Hi [Client Name], We're always looking for ways to deepen the planning we provide, and this year we've invested in new tools that allow us to take a more comprehensive look at your tax picture. To take full advantage of this, we'd love to review a copy of your most recently filed tax return. This helps us: ✔ Uncover additional planning opportunities we may not have had visibility into before ✔ Catch any potential errors or omissions from prior filings ✔ Prepare a year-end summary letter for your CPA detailing all major transactions ✔ Keep your entire financial picture coordinated in one place You can upload securely here: **[INSERT UPLOAD LINK]** As always, your information is confidential and used only to serve you better. We're excited about what this added layer of planning can do for you. Talk soon, [Advisor Name] [Firm Name]

Template C — Follow-Up Reminder

Subject:	Quick Reminder — Tax Return Upload
Body:	Hi [Client Name], Just a friendly follow-up — we haven't yet received your tax return, and we want to make sure we don't miss any planning opportunities for you this year. If you've already filed, you can upload it here: **[INSERT UPDATED UPLOAD LINK]** If you're working with an extension, no problem at all — just let us know and we'll update our records to follow up with you later in the year. Thank you, [Advisor Name] [Firm Name]

SECTION 7 | READINESS CHECKLIST

Before going live with Holistiplan firm-wide, work through this checklist to ensure a smooth, consistent experience for your team and clients.

Data & Households

■	Complete client household list is compiled (name, DOB, state for each)
■	CRM is clean and clients are labeled correctly (for CRM integration users)
■	Wealthbox or Redtail integration is configured (if applicable)

Document Management

■	Standardized file location for all tax returns is established and communicated firm-wide
■	File naming convention is defined (e.g., "LastName_FirstName_2025_TaxReturn.pdf")
■	All team members know where to find and upload client tax returns

Branding & Settings

■	Tax letter disclosures and verbiage have been reviewed and edited as needed
■	Firm logo and branding applied to tax letter template in Holistiplan settings
■	Sections and observations defaults are configured per firm preferences

Workflows & Training

■	Tax return request email templates are customized and saved in your CRM or email tool
■	CRM workflow for tax return request + follow-up is built and tested
■	Team members know which transactions trigger entries (QCD, Roth, RMD, estimates, etc.)
■	Account naming convention for the tax letter is defined and documented
■	Custodian report access is confirmed for year-to-date transaction data

Year-Round Processes

■	Review meeting workflow includes step to update current-year scenario
■	Servicing workflows (QCD, Backdoor Roth, Estimates) include tax letter/scenario update step
■	Tax letter status workflow is defined (Draft → Ready to Review → Approved → Distributed)
■	Year-end tax letter distribution is calendared (target: January 1 send)

■	Following-year tax return request is queued (March 15 standard; August for extenders)

■ Need help getting this set up? Village Financial Services offers full Holistiplan implementation — including household creation, tax letter drafting, scenario building, and CRM workflow setup. Visit villagefs.com or email hello@villagefs.com to learn more.