TAX PLANNING *Guide*

A simple checklist to help you reduce surprises, make more intentional decisions, and feel more in control before next April

START HERE: A QUICK RESET

- What actually drove this year's tax bill?
- Were there any surprises? If so, what caused them?
- Which parts of your return are likely to repeat next year?
- Did anything feel rushed, unclear, or last-minute?

WHAT TO DO NOW (WHILE IT STILL MATTERS)

□ Schedule a post-tax season review and planning conversation
□ Estimate your income for this year (even roughly is helpful)
□ Adjust withholding or estimated payments if needed
□ Identify any large, known income events (bonus, sale, etc.)
□ Start a simple tax projection

MAKE SURE YOUR INVESTMENTS AND TAXES ARE WORKING TOGETHER

□ Create a plan for when (and how) to realize gains
□ Look for and execute tax-loss harvesting opportunities
□ Review asset location to ensure investments are held in the most tax-efficient accounts
□ Actively manage any concentrated positions with clear thresholds and goals

A FEW HIGH-IMPACT OPPORTUNITIES TO CONSIDER

□ Maximize retirement contributions earlier in the year
□ Evaluate whether Roth conversions make sense
□ Consider a donor-advised fund for charitable giving
□ Use appreciated investments or RMDs instead of cash for donations
□ If you own a business, revisit structure and compensation

CREATE A SIMPLE PLAN FOR THE YEAR

□ Identify 2–3 priorities for this year
□ Set a mid-year review (June or July works well)
□ Set a pre-year-end check-in (October or November)
□ Know what would trigger a revisit (income change, markets, etc.)

WANT A SECOND SET OF EYES?

If you're not sure which of these areas matter most for you, that's completely normal. A short conversation can often help you focus on what's worth paying attention to now, while there's still time for it to make a difference. Schedule a complimentary call with us!

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