Year-end Checklist

	Annual Review Items	Considerations	Notes
☐	Family Dynamics	Birth, death, marriage, divorce, other	
☐	Health	Changes in condition or medical expenses	
☐	Employment	Changes or anticipated changes	
☐	Real Estate	Moves, purchases or sales	
☐	Risk Tolerance	Changes in attitude and view towards investing	
☐	Beneficiary Review	Do current beneficiaries coordinate with overall legacy plan	
☐	Estate Planning Documents	Up-to-date with current law and still reflect wishes	
☐	Required Minimum Distribution	Over 70.5 years old	
☐	Retirement Cash Flow Plan	Annual review to make sure plan is current	
☐	Asset Allocation Review and Rebalance	Changes to strategic allocation	
☐	Debt Review	Mortgage, auto, credit cards, student loans, other	
☐	Insurance Review	Life insurance, property and casualty, flexible spending accounts and health savings accounts	
	Contributions	**Considerations**	**Notes**
☐	Employer Sponsored Plans	Employees: Taking full advantage of employer-sponsored plans and matching contributions? Employers: Defined contribution plans and defined benefit plans	
☐	IRAs	Contributions to deductible IRA, IRA rollover or consolidation	
☐	Roth IRAs	Contribution to Roth IRA	
☐	Non-deductible IRAs	Contribution to non-deductible IRA	
☐	Additional Deferral Options	Annuities Cash value life insurance Tax efficient investments	

	Gifting	Considerations	Notes
☐	Charitable Gifting	Outright gifts to charities Charitable trust planning	
☐	Gifts to Family	Annual exclusion usage Outright gifts Gifts to trust for the benefit of family	
☐	Educational Savings	529 plans, Coverdell savings accounts Education IRA	
	Tax Timing strategies	**Considerations**	**Notes**
☐	Tax Loss Harvesting	Review portfolio gains and losses for tax-savings opportunities	
☐	Dividend and Capital Gains Reviews	Review of expected returns and taxation	
☐	Payment of Estimated State and Local Taxes	Discussion of deductions and alternative minimum tax mitigation strategy	
☐	Distributions from Retirement Plans	Discussion of taxation and future tax projections	
☐	Roth Conversion	Discussion of tax efficiency of IRA to Roth IRA conversion	
☐	Business Expenditures	Timing of capital investments from a need and tax standpoint	
☐	Stock Options	Tax effect of exercising options and strategy discussion	
☐	Bonus Income	For those with flexibility in the timing of bonus compensations	

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