Year-End Financial Planning Checklist

INVESTMENTS

- [ ] Revisit your allocation and rebalance as needed
- [ ] Review realized gains/losses and consider tax-harvesting opportunities
- [ ] Evaluate if Roth conversion is appropriate

RETIREMENT STRATEGY

- [ ] Review 401(k)/403(b)/457 Contribution Levels
- [ ] Roth vs. pre-tax contribution strategy
- [ ] IRA or spousal IRA opportunities
- [ ] Required minimum distributions (if applicable)
- [ ] After-tax contributions or “mega backdoor Roth” opportunities (if available through employer)

CASH FLOW MANAGEMENT

- [ ] Emergency fund levels
- [ ] Large expenses expected in the upcoming year
- [ ] FSA balances that must be used before year-end
- [ ] HSA contributions and investment strategy
- [ ] Life, disability, and long-term care insurance coverage

LEGACY PLANNING AND ACCOUNT ORGANIZATION

- [ ] Review wills, trusts, and health directives
- [ ] Ensure your trust is properly funded
- [ ] Confirm digital assets are accessible to the right people
- [ ] Evaluate charitable giving and donor-advised fund strategies
- [ ] Consider annual gifting to family
- [ ] Verify beneficiaries on retirement and investment accounts
- [ ] Consolidate old accounts
- [ ] Review financial automation (savings, bill pay, transfers)
- [ ] Document major life events for a planning update

Need help reviewing your year-end strategy? We’re here to help you prioritize what matters most.

A thoughtful year-end conversation can clarify your financial priorities and strengthen your long-term strategy. If you’d like help reviewing your plan, our team is here to help you determine your best next steps.

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