Your moves before December 31.

Check off what's done, circle what you want to discuss, and bring the rest to your next review.

GOALS AND CASH

- ☐ Compare this year's actual spending and savings to your plan
- ☐ Confirm your emergency reserve covers 3 to 12 months of spending plus known lump sums
- ☐ Put cash above that reserve to work, or at least earning a competitive rate
- ☐ Set your 2027 goals and note any big purchases ahead

INCOME TAX

- ☐ Review realized gains and losses year to date
- ☐ Check withholding and estimated payments after any raise, bonus, or life change
- ☐ Estimate your 2026 AGI with your CPA, and ask whether the new senior, tips, overtime, or car loan deductions apply
- ☐ Decide whether itemizing makes sense under the new $40,400 SALT cap

INVESTMENTS

- ☐ Rebalance back to your target allocation
- ☐ Harvest losses in taxable accounts where it makes sense
- ☐ Share any tax loss carryforward with your advisor
- ☐ Revisit which investments sit in taxable, tax-deferred, and Roth accounts

RETIREMENT ACCOUNTS

- ☐ Max out 401(k), 403(b), or 457 contributions by December 31
- ☐ Plan IRA and HSA contributions (deadline April 15, 2027)
- ☐ If you're 50 or older and earned over $150,000 in FICA wages in 2025, confirm catch-ups are going to Roth
- ☐ Take your RMD if you're 73 or older, including from inherited IRAs
- ☐ Consider a partial Roth conversion in lower-income years, before December 31

CHARITABLE GIVING

- ☐ Plan gifts around the new 0.5% of AGI deduction floor
- ☐ Consider bunching gifts or funding a donor-advised fund
- ☐ Give appreciated stock instead of cash
- ☐ 70½ or older? Consider a Qualified Charitable Distribution

GIFTING AND ESTATE

- ☐ Use your $19,000 annual exclusion per recipient ($38,000 for couples)
- ☐ Pay tuition or medical bills directly to the provider
- ☐ Revisit your estate plan against the $15 million exemption
- ☐ Confirm beneficiaries, powers of attorney, and healthcare directives

FAMILY AND EDUCATION

- ☐ Use remaining FSA dollars before your plan's deadline
- ☐ If your state allows an income tax deduction, fund 529 plans by its deadline
- ☐ Open a Trump Account for eligible children

INSURANCE

- ☐ Review life and disability coverage against current spending
- ☐ Shop home and auto, and confirm replacement cost keeps up with higher inflation
- ☐ Check umbrella coverage against your net worth
- ☐ Review health or Medicare elections at open enrollment

BUSINESS OWNERS AND EQUITY

- ☐ Evaluate retirement plan options (SEP, individual 401(k), cash balance, etc.)
- ☐ Review QBI and year-end income and expense timing
- ☐ Model ISO exercises for AMT before December 31
- ☐ Map RSU vesting, option expirations, and 10b5-1 plans for 2027
- ☐ Hold QSBS? Review the higher gain exclusion and gifting options

Not sure what applies to you?
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IMPORTANT DISCLOSURES

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