



CHECKLIST

Year-end financial checklist.

The end of the year is a good opportunity to make sure you're still on track toward your financial goals. Reviewing your portfolio and personal finances now could also potentially help you reduce your tax liability.

Use this year-end financial checklist as a guide and talk with your financial professional to make sure your financial life is on track for the new year.

Review your financial plan

- Review this year's spending patterns. Were you able to achieve your goals?
- Are there goals you put on hold in favor of other priorities?
- Have you experienced life transitions in the last year that may impact your overall plan (births, deaths, marriage, divorce, retirement, etc.)
- Do you expect to make any large purchases next year?
- Review your allocation. Are you happy with the ratio of stocks, bonds, and other assets, or do you need to rebalance?
- Have you reviewed your corporate stock options and other incentive plans (restricted stock, restricted award units, etc.)?
- Review your health, life and disability insurance coverage. Do you need to make changes during open enrollment?
- Are your beneficiaries up to date? Are you able to also designate a successor beneficiary?

Employee benefits

- Are you able to max out your employer-sponsored 401(k) or IRA account contributions for the year?
- If your employer matches contributions, will you contribute up to, at minimum, the company match?
- If enrolled in an HSA, have you maxed out your contributions for the year?
- If enrolled in an FSA, do you need to use up any remaining funds, or can you roll them over? Do you need to adjust your withholdings, based on this year's spending?

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Important disclosures continued on page 3.

Taxes

- Did you have any major investment losses this year?
- Have you experienced any life transitions in the last year that could affect your tax withholding status? (marriage, births, divorce, deaths, retirement, etc.)
- Based on your anticipated income for next year, would deferring or accelerating: any bonuses; property sales; other taxable transactions; deductible expenses; charitable gifts, etc., benefit you from a tax perspective?

Investments

- Has your asset allocation shifted during the year?
- Does your risk tolerance meet your timeline and goals?
- Did you see large capital gains for the tax year?
- Have you contributed to a 529 plan?
- Do you have appropriate tax diversification within your portfolio?

Charitable contributions

- Did you donate to the causes and charities you care about this year?
- Did you maximize your charitable donations or donate assets other than cash?
- Could you potentially benefit from tax savings if you donate more?

Credit/Debt

- Have you reviewed your loan positions and terms to make sure you are getting the most favorable rates/terms?
- Have you made progress paying down your debt?
- Are there ways to minimize your total interest payments by prioritizing high-interest debt or consolidating?
- Are the products you're using — from your credit cards to your loans — serving your needs?

Estate planning

- Have you reviewed your will and/or trust in the last five years, or more currently if there has been a recent life event (marriage, divorce, death, incapacity, change in family dynamics, etc.)?
- Have you experienced any life transitions in the last year that could affect your will or trust? (births, marriage, deaths, divorce, retirement date, etc.).
- Are your beneficiaries and trustee designations up to date?
- Do you know how you could be impacted by potential tax law changes?

Insurance

- Review existing policies and coverage; is current coverage sufficient?
- Does the original purpose for your insurance policies still exist? If not, do you need to review your insurance coverage options?
- Are your beneficiaries up to date, especially if you had a life event recently (births, marriage, deaths, divorce, retirement etc.)?

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