At the end of each year is a great time to re-evaluate and make possible changes when needed to your health and financial plans. Here is a list of important items to review that may make a difference in your plans for next year. Please take the time to check all that apply to you. If you have questions or concerns, please contact me for a meeting to discuss possible changes or scenarios.

Rik Saylor

### 1. TAXES

- Review sales of any appreciated property including real estate & artwork
- Collect cost-basis information on sold securities.
- Review realized and unrealized gains and losses
- Check loss carry-forwards from last year
- Identify transactions that could improve tax situation
- Have tax advisor prepare a year-end tax projection, including AMT
- Review potential deductions and credits before year-end

### 2. Retirement

- Analyze Roth IRA conversion scenarios: Full vs. Partial vs. none
- Max out 401(k) contributions including catch-up contributions
- Max out IRA contributions including catch-up contributions
- Open a retirement plan if newly self-employed
- Take required minimum distribution from IRA
- Review overall retirement income strategy

### 3. Investments

- Confirm investment goals and strategy
- Review asset allocation
- Review fundamentals of portfolio positions
- Revisit income and savings needs

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4. Insurance
- Review life insurance policies
- Review costs of current insurance policies
- Review health insurance coverage
- Identify material changes in life, business, or financial circumstances that may require insurance adjustments

5. Health
- Review Health Savings Account contributions.
- Calculate medical insurance deductible, if not met, consider holding off on certain medical treatments until Jan. 1. If met, consider the opposite.
- Spend any remaining balances in Flexible Spending Accounts.
- Review Medicare enrollment options.

6. Milestones
- 50: Now you can make catch-up contributions to IRAs and some qualified retirement plans.
- 55: You can take distributions from 401(k) plans without penalty if retired.
- 59 1/2: You can take distributions from IRAs without penalty.
- 62-70: You can apply for Social Security benefits. Make sure that you have had analysis completed to pick the best possible scenario!
- 65: You can apply for Medicare.
- 70 1/2: You must begin taking RMDs from IRAs.

7. Changes
- Did you move?
- Did you sell a major asset like your home, business, or other real estate?
- Did you transfer any major financial assets?
- Did you refinance your house?
- Did you change jobs?
- Did you get married?
- Did you end a marriage?
- Did you add to the family through birth or adoption?
- Did you lose a loved one?
- Do you have a parent or other family member in need of assisted living?
- Is there a severe illness in the family?
- Did you receive a gift or inheritance?

8. Family
- Contribute to education accounts.
- Review and fund trusts.
- Make cash gifts to family members.
- Plan charitable contributions.

Notes and Questions:

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