

Are You Financially Prepared for the End of the Year?

5 Things to Consider Before the Ball Drops



AGILE WEALTH LLC



1. Are You Near a Tax Bracket Threshold?

Consider:

- ➔ Deferring Income
- ➔ Accelerate
Deductions
- ➔ Manage Gains &
Losses



2. Do You Expect Your Income to Increase in the Future?

Consider:

- ➔ Roth IRA & Roth 401(k)
- ➔ Add to 401(k) or IRA
- ➔ Roth IRA Conversion



3. Will You
Receive a
Windfall that
Could Impact Your
Tax Liability?
Inheritance, RSUs,
Stock Options,
Bonus, etc.



4. Do You Have Children in High School or Younger?

Consider
Financial Aid
Strategies that
Shift Income
and/or Assets



5. Want to Contribute to Education Savings (ESA or 529 Plan) for Child/Grandchild/Other Relative?

- Use Annual Exclusion Amount for Tax-Free Gift
- Use \$80,000 Lump Sum Strategy



Looking for more?
Please reach out
and ask for the
full checklist

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