



Keating Wealth Management’s Tax Planning Checklist is an accompaniment to our “Tax Planning 101” briefing. Upon receipt of your most recent tax return, we will complete the Checklist for you. *Keating Wealth Management is not an accounting or tax advisory firm and is not qualified to render tax advice of any kind. Be sure to consult your tax professional.*

Analysis

Based on your most recent tax return, these were your income taxes and marginal/effective tax rates:

	Federal	State	Total
Taxes paid			
Marginal tax bracket			
Effective rate			

Partial List of Planning Considerations

Planning Item	Action Needed	Recommended Amount
Maximize employer matches		
Health savings accounts, if eligible for match		
Defined contribution/401(k) plan savings to maximize employer match (if available)		
Maximize contributions		
Additional HSA		
Additional defined contribution savings		
Explore other retirement plans		
Roth IRA and SEP IRA, if eligible		
Model in financial plan		
Roth IRA conversion, if potentially appropriate		
Social Security claiming age		
Required minimum distributions, if applicable		
Optimize capital gains/losses		
Tax lot method (add any missing cost bases)		
Tax harvesting strategies		
Incorporate tax-smart gifting and philanthropy		
Charitable deductions, donor-advised funds, appreciated non-cash assets, qualified charitable distributions of IRA assets, etc.		
Family gifting and legacy considerations		
Optimize state-specific credits		
529 plans (college savings accounts)		
Specified wildlife and charitable funds, etc.		