

Year-End Financial Checklist

Here are twelve valuable tips for making sure you take action if needed before the end of the year and head into next year feeling confident about your financial health:

- 1) Check your Flexible Spending Account balance or Contribute to your HAS.**
- 2) Take your Required Minimum Distribution.**
- 3) Make a qualified charitable distribution.**
- 4) Prepay charitable gifts.**
- 5) Select next year's employer benefits.**
- 6) Review 401k and IRA contributions.**
- 7) Consider a Roth conversion.**
- 8) Review any tax losses.**
- 9) Plan for life events.**
- 10) Review your estate plan.**
- 11) Review insurance policies.**
- 12) Review your beneficiaries.**

There is still time left in the year to take action if needed, but time is running out.