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YEAR-END CHECKLIST

GENERAL

Back up your important documents to the cloud. (Copies of licenses, birth certificates, passports, etc.)

Change your passwords.

Clean up your computer and don't store important documents on a hard drive. Use the cloud.

Review your cash flow.

Refund your emergency fund if it was used.

Review your children's schools schedule and plan for those off days.

Do you have a child who is a senior in high school? There are many important deadlines for FAFSA, TnAchieves, college applications, etc. Review those with your child.

RETIREMENT

Take your Required Minimum Distribution by December 31.

Max out 401(k) and other retirement plans.

Review prior Roth conversions.

Open a retirement plan if you have started your own business or your company doesn't offer one.

INSURANCE/HEALTH

Enroll in Marketplace Health Insurance by December 15 to have coverage on January 1.

Do you have open enrollment at your employer? Do you need to add a certain policy?

Use the funds in your FSA account by year-end.

Review Auto, Property, Umbrella policies

Did you make a significant purchase? Is it covered? Boat, art, collection, jewelry, electronics?

Review life insurance: Has anything changed in which you need more coverage?

Review Disability Insurance: Has your income increased?

Do you need to change Medicare plans? Will you turn 65 in 2018 and need to enroll in Medicare?

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TAX

Begin putting together tax documents for your CPA now and you won't be rushed in 2018.

Take your Required Minimum Distribution by December 31 from your retirement plan if applicable.

Did you make any significant charitable donations?

Work with your advisor on tax loss/gain harvesting.

Did you move for work? Buy or sell a house?

Gather information on child care, after school, and summer program costs.

Make gifts up to \$14,000.

ESTATE PLANNING

Review all documents to ensure they still reflect your wishes. (Will, Living Will, Powers of Attorney)

Are the beneficiaries on retirement plans and life insurance still accurate?

MILESTONES

50: You can contribute more to your IRA/Roth, 401(k)

59 ½: You can take distributions from retirement plans without the 10% penalty.

62-70: Review Social Security options. When is best time to start benefits?

65: Apply for Medicare (best to do three months prior to turning 65) Do NOT skip applying even if you are still employed and have health insurance.

70 1/2 : Begin Required Minimum Distributions from retirement plans

Other items I want to discuss with Lauren before 2018: