



INVESTMENT MANAGEMENT • FINANCIAL PLANNING • RETIREMENT PLANNING

Your 2023 Year-End Financial Checklist

To simplify your year-end financial activities and minimize stress, we've compiled a 2023 Year-End Financial Checklist of nine essential questions to ask yourself.

- Do You Need to Take the Required Minimum Distributions?**
Deadline: December 31
- Have You Maxed Out Your Employer Retirement Plan Contribution?**
Deadline: December 31
- Is This a Good Time for You to Make Roth IRA Conversions?**
Conversion Deadline: December 31
Contribution Deadline: April 15 (of year following the conversion year)
- Do You Have Tax Loss Harvesting Opportunities?**
Deadline: December 31
- Do You Have Capital Gains Distributions to Consider?**
Deadline: December 31
- Do You Have FSA Dollars to Spend?**
Deadline: Typically, January 31 or June 30. Determined by your health care plan.
- Do You Have Charitable Contributions to Make?**
Deadline: Mid-December (to ensure that donation has cleared your account and is recorded by the charity by December 31)
- Have You Met Your Health Insurance Plan's Annual Deductible?**
Deadline: December 31 (depending on your Health Insurance Plan)
- Are Your Cash Holdings at the Right Level?**