



INVESTMENT MANAGEMENT • FINANCIAL PLANNING • RETIREMENT PLANNING

## Your 2024 Year-End Financial Checklist

To simplify your year-end financial activities and minimize stress, we've compiled a 2024 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?**