



YEAR-END PORTFOLIO CHECKLIST

ACTION ITEMS		✓	N/A
1	Consider a rebalancing plan for your portfolio. There are benefits to rebalancing, but the practice comes down to personal choice. Year-end is a good time to review your plan (even if the plan is to do nothing). Read more about the upsides and drawbacks to rebalancing ▶ www.adviserinvestments.com/year-end-1	<input type="checkbox"/>	<input type="checkbox"/>
2	Know when the funds in your portfolio will be paying their distributions. It's common investment wisdom to avoid "buying a distribution." Knowing when your funds will be paying out income or capital gains can help you make tax-conscious investments at year-end. Visit our Adviser Fund Update page for more on what to expect this distribution season ▶ www.adviserinvestments.com/year-end-2	<input type="checkbox"/>	<input type="checkbox"/>
3	Review your tax-loss harvesting opportunities. Losses can be used to offset other gains and income—lowering your tax bill—but be wary of creating fee headaches or running afoul of the wash-sale rule with your year-end tax trades. Read more about tax-loss harvesting ▶ www.adviserinvestments.com/year-end-3	<input type="checkbox"/>	<input type="checkbox"/>
4	Consider your reinvestment options. Many people automatically reinvest distributions into the funds that generated them, but it might make sense to strategically direct them to a money market fund. Click here for more on reinvestment strategy ▶ www.adviserinvestments.com/year-end-4	<input type="checkbox"/>	<input type="checkbox"/>
5	Maximize retirement savings. We advise our clients to contribute as much as they can to 401(k)s, IRAs and other retirement savings plans to put the power of tax-advantaged compounding to work. See 2022 retirement savings contribution limits and rules ▶ www.adviserinvestments.com/year-end-5	<input type="checkbox"/>	<input type="checkbox"/>
6	Make sure you take all required minimum distributions (RMDs). If you have traditional 401(k) or IRA accounts and are over the age of 72, you're required to withdraw a certain amount each year by December 31 or face steep tax penalties. Learn more about RMDs ▶ www.adviserinvestments.com/year-end-6	<input type="checkbox"/>	<input type="checkbox"/>
7	Create a charitable giving plan. Planning your philanthropy ahead of time can increase the impact of your giving and reduce your tax burden. Discover 5 common charitable giving strategies ▶ www.adviserinvestments.com/year-end-7	<input type="checkbox"/>	<input type="checkbox"/>
8	Review your financial plan. Make sure your beneficiaries reflect your current wishes, your estate planning is in good shape and your budget is squared away for 2023. Use our handy year-end financial planning checklist ▶ www.adviserinvestments.com/year-end-8	<input type="checkbox"/>	<input type="checkbox"/>

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