



# Rose Street Advisors

BENEFITS • HR CONSULTING • INVESTMENTS • LIFE INSURANCE • RETIREMENT

## YEAR-END PLANNING CHECKLIST

As the year wraps up, it's natural to think about your goals – professionally, personally, and financially. It's something that you and your household will want to assess and talk about openly and honestly. Use this year-end checklist to make sure you're on track with your retirement savings goals.

- Maximize your retirement savings - Consider converting to a Roth IRA or electing the Roth 401k
- Review or update your beneficiary designations
- Review tax withholdings
- Review your insurance needs – life, home, auto and liability – make sure you're adequately insured
- Review your portfolio – diversify if need be or offset capital gains with capital losses (Tax-loss harvesting)
- Plan ahead for education expenses
- Check in on your emergency savings account
- Fine-tune your budget – review your credit/debt
- Think about your legacy goals/estate planning
- Start preparing for the future

Whether you're early in your career and building wealth, fine-tuning your future plans or prepping for life in retirement, there are things you may want to consider doing by Dec 31 to tidy up your finances.

If you have questions or need help, we are here for you.



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*Your guide from hire to retire.*

