BYRNE & COMPANY
WEALTH MANAGEMENT, LLC

Year-End Checklist

Financial

- ☐ Check Credit Report
- ☐ Review Budget/Spending for prior year
- ☐ Plan Budget/Spending for next Year
- ☐ Emergency Fund
- ☐ Review Debt Deduction Plan
- ☐ Determine Net Worth

Investments

- ☐ Meet With Financial Planner
- ☐ Retirement Contributions
- ☐ Rebalance Portfolio
- ☐ Evaluate Investment Fees
- ☐ Review Consolidation Options
- ☐ Contribute to 529 Accounts

Taxes

- ☐ Start folder to collect Tax Info
- ☐ Tax Deductible Charitable Contributions
- ☐ Tax Planning Meeting
- ☐ Maximize Annual Gift Exclusion

Personal

- ☐ Review Insurance Policies
- ☐ Spend Down HSA & Plan for next year
- ☐ Review Estate Plan & Beneficiaries

Age-Based Items

- ☐ 50 – Catch up IRA Contributions
- ☐ 55 – Distributions from 401k allowed
- ☐ 59 ½ - IRA Distributions allowed
- ☐ 62-70 – Review Social Security
- ☐ 65 – Medicare
- ☐ 72 - RMDs Required

The items in this list are intended to help you review various aspects of your financial life. Since financial topics are personally unique, we recommend taking the time to identify additional items that may apply to your specific situation. If you need help or have questions, please feel free to contact us at:
360-338-0645 or info@byrnewm.com