M | G PARTNERS PRIVATE WEALTH

TOP 10 FINANCIAL DECISIONS TO CONSIDER BEFORE YEAR-END

Year-end planning isn't just about checking boxes it's about making informed decisions in a limited window of time.

This guide is designed to help you think through key financial choices and how they may fit into your broader strategy.

01 Should I Increase My Retirement Contributions?

What to consider:

- Am I on track with my long-term savings goals?
- Do I expect higher or lower income this year?
- Do I have flexibility in my current cash flow?

02 Do My Tax Payments Reflect My Current Income?

What to consider:

- Has my income changed this year?
- Have there been major life or financial events?
- Would adjusting now help avoid surprises later?

03

Is My Investment Allocation Still Aligned?

What to consider:

- Has market movement shifted my allocation?
- Does my current mix still reflect my risk tolerance?
- Have my goals or timeline changed?

04

Should I Take Action on Investment Gains or Losses?

What to consider:

- Do I have realized gains this year?
- Are there losses that may offset gains?
- How does this fit into my long-term strategy?

05

How Do I Want to Approach Charitable Giving?

What to consider:

- What are my priorities this year?
- Do I want to give now or later?
- How does giving fit into my overall financial plan?

06

Am I Making the Most of Tax-Advantaged Accounts?

What to consider:

- Have I reviewed contributions to HSAs or FSAs?
- Am I using available tax-advantaged opportunities?
- Are there deadlines I should be aware of?

07

Are My Benefits Elections Aligned with My Needs?

What to consider:

- Have my healthcare needs changed?
- Are there better-fit options available?
- How do my benefits support my financial goals?

08

Do I Need to Take Required Distributions? (if applicable)

What to consider:

- Am I subject to RMD requirements?
- Have I planned for timing and tax impact?

09

Should I Adjust My Debt or Cash Flow Strategy?

What to consider:

- Have interest rates or balances changed?
- Do I have excess cash that could be reallocated?
- Am I balancing debt repayment with other priorities?

10

Are My Financial Goals Still Aligned With My Current Life?

What to consider:

- Have my priorities changed this year?
- Am I approaching any major life transitions?
- Do I need to adjust my plan heading into next year?

How to Use This Guide

Rather than trying to address everything at once:

- Identify the 2–3 decisions most relevant to you
- Focus on understanding your options
- Consider how each decision fits into your broader financial picture

Year-end decisions often involve strategy. Taking time to evaluate your options thoughtfully may help you move into the next year with greater clarity and confidence.

If you'd like to talk through any of these considerations, a financial professional can help provide perspective based on your individual situation.

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