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Take Action Now

To help you get organized, we have included a year-end calendar inside. The calendar has important deadlines to keep in mind.

The Year-End Financial Checkup is only the first step in a process to reaffirm your current strategies — or to develop and implement next steps to help meet your needs. Once you have looked over the checklist and the calendar, let's schedule a phone or in-person meeting to talk about your year-end opportunities.

Investment and Insurance Products:

- **Not FDIC Insured**
- **No Bank Guarantee**
- **May Lose Value**

Wells Fargo Advisors is not a legal or tax advisor, however, we would be glad to work with you, your accountant, tax advisor and or lawyer to help you meet your financial goals.

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AS 2024 DRAWS TO A CLOSE, now is an ideal time for us to review your portfolio and discuss year-end tax implications. It's also a good time to talk about any changes in your life goals.

There are a number of critical deadlines approaching. This checklist and planning calendar will help us focus on specific needs and opportunities. Please check all the items you'd like us to review.

- Discuss your life goals and what's changed during the last 12 months.
- Create or update your investment plan.
- Make sure you are managing your debt at the best rates available to you in the market today.
- Review your portfolio — including assets held with us, elsewhere and in qualified retirement plans — to see whether reallocation is needed.
- Consider whether long-term-care or other insurance should be part of your (or your parents') planning.
- Review any employee stock options and how they may affect your overall wealth plan.
- Identify any significant unrealized gains or losses.
- Analyze your current investments' tax-efficiency.
- Discuss the estate tax and planning implications of your education funding plan for children or grandchildren.
- Discuss whether the alternative minimum tax (AMT) will impact your income
- Evaluate retirement savings options — including traditional, Roth and “stretch” IRAs — for yourself and family members.
- Review retirement income scenarios for yourself and your heirs.
- Consider using a Qualified Charitable Distribution (QCD) if you are 70 ½ or older from your IRA directly to a 501(c)(3) nonprofit with no federal income tax consequences. It could also help lower your taxable income. Certain rules and regulations apply.
- Discuss tax-efficient ways to give to charities and/or family members.
- Review your will and consider whether life changes have made an update necessary.
- Receive a copy of the Investment Strategy Committee's Market Outlook report for 2025.

October 2024

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
<ul style="list-style-type: none"> Establish a SIMPLE IRA/safe harbor 401(k) Start your 2025-2026 FAFSA form for college student aid 		1	2	3	4	5
6	7 <ul style="list-style-type: none"> If you are on Medicare, review your Medicare Part D choices. The open window for enrolling or changing plans is October 15 to December 7. 	8	9	10	11	12 Yom Kippur
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28 <ul style="list-style-type: none"> Consider sales strategies for investments before dividends are distributed Consider delaying purchases until after dividend date Consider tax swaps for certain investments 	29	30	31 Diwali		

November 2024

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28 Thanksgiving	29 <ul style="list-style-type: none"> Last day to double up to avoid violating "wash sale" rule 	30

December 2024

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1 <ul style="list-style-type: none"> Take your 2024 RMD Review portfolio for gifting opportunities to charities and family Sell stock or listed options to realize a gain or loss Make the maximum contributions to your retirement accounts Complete Roth IRA conversions Complete 529 plan contributions 	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16 <ul style="list-style-type: none"> Complete gifts for the current calendar year (charitable or otherwise) 	17	18	19	20	21
22	23	24	25 Christmas	26 Hanukkah begins Kwanza begins	27	28
29	30	31				