BALDWIN **FINANCIAL**

FEE-ONLY FIDUCIARY ADVICE · OKLAHOMA CITY | FOR CPAS · 2026

# The year-end coordination checklist.

## *Everything still movable before December 31.*

This is the adviser-side list we work from before December 31, shared so coordinating on a mutual client is easy. It is not a filing checklist and it assumes the expertise on your end. Nothing here is advice about any particular taxpayer. Use it however it helps, whether or not we ever speak.

Deadlines referenced are general federal deadlines and can change.

### INCOME AND THE BRACKET

- ☐ **Project the year by June.** October decisions rest on it.
- ☐ **Find the unused room** left in the current bracket.
- ☐ **Check the cliffs.** IRMAA, NIIT, QBI, education credits, ACA.
- ☐ **Time the bonus or draw** where the client controls it.
- ☐ **Confirm the Q4 estimate** against the projection, not last year.

### RETIREMENT ACCOUNTS

- ☐ **Size the Roth conversion** to the bracket and the multi-year path.
- ☐ **Take required distributions,** and confirm which account paid them.
- ☐ **Max the plan.** Deferral, catch-up, employer contribution, each deadline.
- ☐ **Check backdoor mechanics** against the pro-rata rule first.
- ☐ **QCDs ahead of RMDs** where the client is eligible and already gives.

### INVESTMENTS

- ☐ **Harvest losses.** Check wash sales across spouse and IRAs.
- ☐ **Match realized gains** to available losses before year end.
- ☐ **Check holding periods** near twelve months.
- ☐ **Review concentrated positions,** and whether this is the unwind year.
- ☐ **Get fund distribution estimates** before December.

### CHARITABLE GIVING

- ☐ **Appreciated stock over cash,** with basis identified.
- ☐ **Bunch** where the standard deduction absorbs the giving.
- ☐ **Fund the donor-advised vehicle** in the high year.
- ☐ **Confirm substantiation** is in hand.

### BUSINESS OWNERS

- ☐ **Salary against distributions,** revisited against the real year.
- ☐ **Entity election** reviewed while it is still timely.
- ☐ **Plan design adopted** before the deadline closes.
- ☐ **Accountable plan** and owner expenses in the right entity.
- ☐ **Depreciation decisions** made deliberately, not at extension.
- ☐ **A sale in progress** modeled across years before terms are signed.

### EVENTS THAT CHANGE EVERYTHING

- ☐ Marriage, divorce, birth, death
- ☐ A liquidity event or a business sale
- ☐ Vesting, an exercise, a deferred comp election
- ☐ A move between states
- ☐ An inheritance, and the accounts with it
- ☐ Retirement, or a step down in hours

### HANDOFF, BEFORE THE SEASON

- ☐ **A written summary** of the year's decisions, with dates.
- ☐ **Reconcile beneficiaries and titling** against the estate documents.
- ☐ **Confirm basis** on anything gifted, inherited or transferred.
- ☐ **Note what was considered and rejected,** so next year does not start from silence.

**Baldwin Financial, LLC** · 629 W. Main Street, Suite 10080, Oklahoma City, OK 73102 · (405) 266-7856 · hello@baldwin.financial · baldwin.financial/for-cpas