



Partnering for a MaxAMAZING™ Year-End:



Aligning Your Money with What Matters Most

As the year draws to a close, it's the perfect time to pause, reflect, and make sure your financial plan still reflects you—your goals, your values, and the life you're building toward.

At Dedicated Financial, we believe financial planning is more than numbers—it's about aligning your money with what matters most so that it empowers your Life Goals, Hopes, and Dreams. Whether you're preparing for retirement, supporting family, giving back, or just seeking more peace of mind, thoughtful year-end planning can bring clarity and confidence as you step into the new year.

Drawing on guidance and insights from Vanguard, this guide offers a practical, values-driven approach to finishing the year strong—helping you and your advisor focus on the decisions that can most meaningfully impact your long-term success.

The Vanguard logo is displayed in white text within a blue rounded rectangular background.

Make the Most of Required Minimum Distributions (RMDs)

If you're age 73 or older, your required minimum distribution must be taken by December 31 to avoid penalties. If you reached 73 this year, you may delay your first RMD until April 1 of next year.

For charitably inclined investors age 70½ and above, consider using a Qualified Charitable Distribution (QCD) to satisfy your RMD, reduce taxable income, and make an impact in a way that aligns with your values.

If you've inherited a retirement account, work with your advisor to understand your distribution obligations—they vary depending on your relationship to the original account holder.

Checklist:

- Confirm all RMDs are scheduled before December 31
- Explore QCD options to fulfill giving goals tax-efficiently
- Review inherited IRA distribution rules with your advisor
- Consult your financial and tax advisor to ensure compliance with current rules and personal suitability.



Review and Refine Your Investment Portfolio

Your investments should evolve with you. As the market shifts and your life circumstances change, year-end is an ideal time to review your asset allocation, risk tolerance, and tax strategy.

Discuss tax-loss harvesting opportunities with your advisor to offset gains and manage taxable income, being mindful of IRS “wash-sale” rules. Rebalance your portfolio where appropriate—especially in tax-advantaged accounts—to maintain alignment with your long-term plan.

Checklist:

- Review gains/losses for harvesting opportunities
- Rebalance to maintain target allocation and risk level
- Ensure adequate liquidity for next year's short-term needs

Discuss portfolio changes, tax-loss harvesting, and asset allocation with your advisor and tax professional before acting.

Optimize Your Retirement Contributions

Maximizing your retirement contributions before deadlines is one of the most effective steps you can take for your future financial security. Consider increasing salary deferrals to your employer-sponsored plan by December 31 and remember you have until April 15 of next year to make IRA contributions for the current tax year.

If you're 50 or older, take advantage of catch-up contributions to boost your savings. For ages 60–63, new options for enhanced catch-up contributions are available under SECURE Act 2.0 starting in 2025—consult your advisor for the latest updates, as tax rules may change.

Finally, work with your financial and tax professionals to determine whether Roth or pre-tax contributions fit best with your goals, income, and retirement plans.

Checklist:

- Maximize retirement plan and IRA contributions
- Review spousal IRA eligibility if applicable
- Evaluate Roth vs. pre-tax contribution strategy for 2026 rule changes

Explore Roth Conversion Opportunities



Roth conversions can help manage future tax exposure and reduce future RMDs. By converting traditional IRA assets to Roth, you may lock in today's tax rates and create more after-tax flexibility for your heirs.

Checklist:

- Evaluate conversion timing with your advisor
- Confirm RMDs are taken before any conversion
- Plan how to cover the tax liability efficiently
- Current contribution rules are based on SECURE Act 2.0 and may change in future years—confirm with your advisor.

Manage Income and Tax Thresholds

Smart timing can help you stay within favorable tax brackets. Explore whether accelerating or deferring income can help manage your overall tax picture. Review deductions, stock option strategies, and tax-gain harvesting opportunities with your advisor and tax professional.

Checklist:

- Assess income timing and deductions
- Evaluate stock option exercise timing
- Review next year's cash flow and withholding plans



Give with Intention

Year-end is a natural time to express generosity. Charitable giving not only supports causes you care about but can also offer meaningful tax benefits. Consider “bunching” contributions across years, utilizing appreciated assets, or establishing a donor-advised fund for more flexible giving.

Checklist:

- Complete donations by December 31
- Explore bunching or donor-advised fund strategies
- Review AGI-based charitable deduction limits
- If 70½ or older, consider QCDs—even without an RMD

Refresh Your Health Care Strategy

Health care planning is financial planning. Consider maximizing Health Savings Account (HSA) contributions to take advantage of triple tax benefits and use any remaining Flexible Spending Account (FSA) funds before they expire.

Checklist:

- Maximize HSA contributions (plus \$1,000 catch-up if age 55+)
- Use FSA funds before year-end
- Review Medicare premiums and appeal IRMAA if applicable

Review Your Estate and Legacy Plans

An up-to-date estate plan ensures your legacy reflects your life’s priorities. Review wills, trusts, powers of attorney, and beneficiary designations, and discuss potential gifting strategies with your advisor.

Checklist:

- Gift up to the annual exclusion amount if desired
- Confirm estate documents are current
- Coordinate with your advisor and attorney on lifetime gifting strategies

Invest in the Next Generation

Education funding can create long-term opportunities. Year-end 529 plan contributions can help you capture available state tax benefits and grow funds tax-free for education—or even future Roth rollovers under new rules.

Checklist:

- Contribute to 529 plans or Coverdell ESAs by year-end
- Consider custodial Roth IRAs for working children

Reflect, Realign, and Prepare for a New Year

Finally, take a step back and assess how your financial plan supports the life you want to live. Your advisor is your partner in this journey—helping you stay confident and on track toward your MaxAMAZING™ Retirement, where your money empowers your most meaningful goals.

Checklist:

- Update your advisor on life changes (marriage, new home, career, etc.)
- Review insurance coverage and risk management
- Prepare for major purchases or milestones next year
- Meet with your tax professional before filing season

Key Age Milestones

Age	<u>Milestone</u>
50	Catch-up contributions begin
55	Potential penalty-free 401(k) withdrawals (Rule of 55)
59½	No early withdrawal penalty on retirement accounts
60	Survivor Social Security eligibility
62	Early Social Security eligibility
65	Medicare eligibility
70	Maximum Social Security benefit
70½	Eligible to make QCDs
73	RMDs begin (75 for those born in 1960 or later)

Information in this table is correct as of November 2025. Financial rules, ages, and eligibility may change in the future. Confirm any decisions with your advisor or a tax professional.

In Partnership for What Matters Most

At Dedicated Financial, our mission is to help you connect your financial decisions with your deepest values—so your wealth empowers your Life Goals, Hopes and Dreams. Together, we'll navigate each season of life with clarity, confidence, and purpose.

Here's to finishing the year strong—and beginning the next with focus, freedom, and a plan for a truly MaxAMAZING™ Retirement.





Important Disclosures

This content is for educational purposes only and based on Vanguard Perspective, Nov. 5th 2025 “Year End Planning with Your Advisor.” © 2025 The Vanguard Group, Inc. All rights reserved.

Investment products: Not a deposit • Not FDIC insured • Not guaranteed by the bank • May lose value • Not insured by any federal government agency

All investing is subject to risk, including the possible loss of principal. Neither Vanguard nor its financial advisors provide tax or legal advice. You should consult your own tax and/or legal advisor about your individual circumstances.

Dedicated Financial and Turner Financial Group, Inc. Disclosure

Investment advisory services offered through Turner Financial Group, Inc., an SEC-Registered Investment Advisory Firm. Such registration does not imply a certain level of skill or training. Insurance products and services are offered through individually licensed and appointed agents in appropriate jurisdictions: Leonard Hayduchok NJ License #9243813, Dedicated Financial LLC NJ License #1663601, Leonard Hayduchok DE License #1331748, Dedicated Financial LLC DE License #3000323897.

CFP Board owns the marks CFP®, CERTIFIED FINANCIAL PLANNER®, and CFP® (with plaque design) in the U.S.