

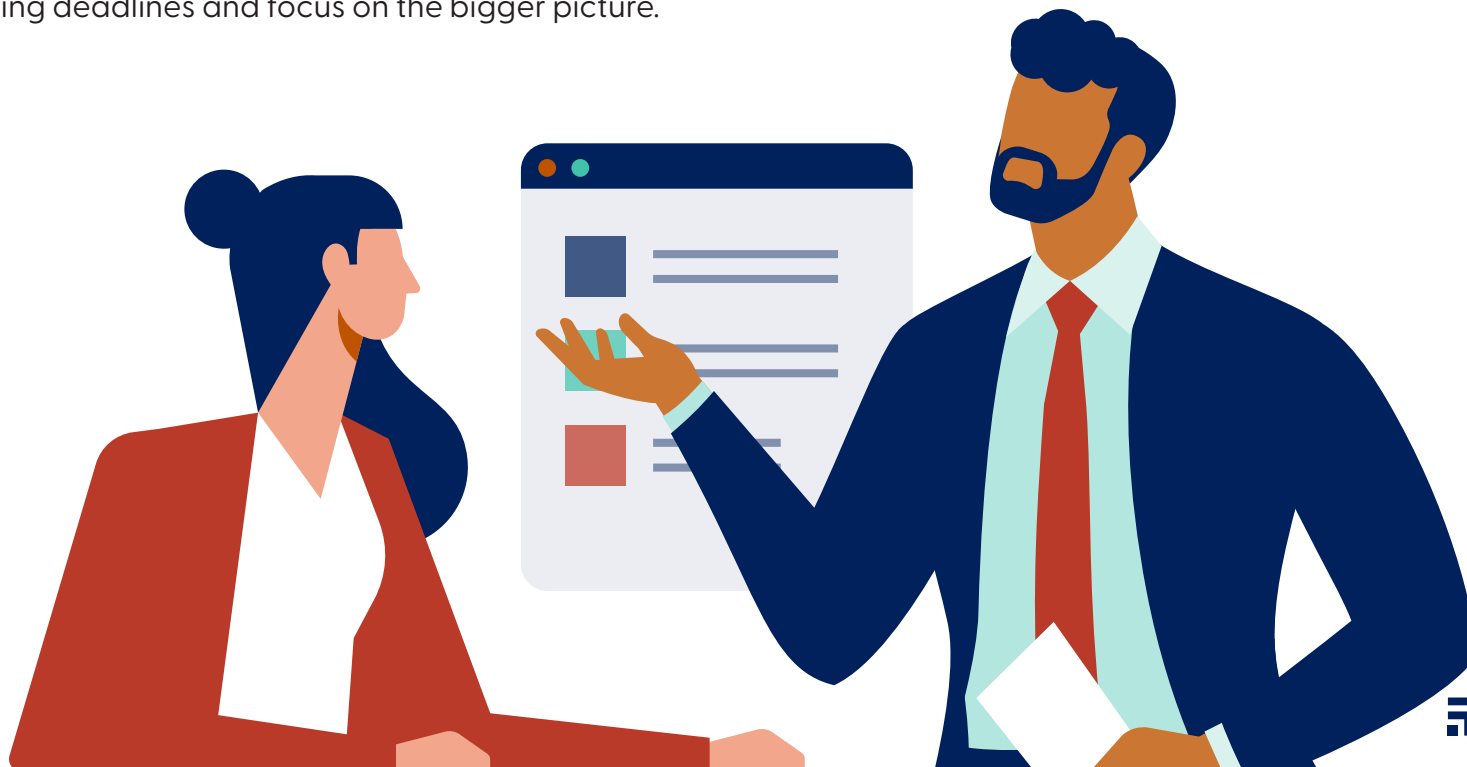
Staying Ahead Together

A Year Round Approach to Tax Planning

Tax season may start the conversation, but the most impactful tax planning happens throughout the year. That's because your tax picture is closely tied to what's happening in your life: your career, your family, your investments, and your goals for the future. Regular check-ins give us the opportunity to look beyond forms and filing deadlines and focus on the bigger picture.

Three key moments

This guide covers when to reach out so we can help you stay ahead of changes, spot opportunities as they arise, and make thoughtful adjustments aimed at keeping your money working for you over time.



1 Planning for Life as It Happens

Big moments in life can change your financial picture. If you experience a major life transition, keep us informed so we can reevaluate your strategy and address your goals stay aligned with your needs.



Career changes or bonuses



Major life transitions like marriage, divorce, births, or adoptions



Market ups and downs



Inheritances or liquidity events

Why it matters

These moments often create opportunities to reduce taxes now and avoid surprises later.



2 Making Investments More Tax Efficient

How and where investments are held can be just as important as how they perform.

Checking in throughout the year gives us an opportunity to:

-  Place investments in suitable tax efficient accounts
-  Harvest losses to offset gains
-  Time sales for long term capital gains treatment
-  Monitor income levels to mitigate unnecessary taxes and surcharges

Why it matters

Small, consistent, tax smart decisions can have a meaningful impact over time.



3 Thinking Ahead for the Long Term

Some of the most valuable tax planning happens well before it's ever needed. That's why ongoing conversations about your life, priorities, and legacy are so important—they help shape a strategy that reflects what matters most to you and evolves as your goals and circumstances change.

Together, we'll consider:

-  Strategies to manage future retirement taxes
-  Estate planning considerations for your family
-  Gifting and legacy planning opportunities
-  Potential changes in tax laws that may affect your plan

Why it matters

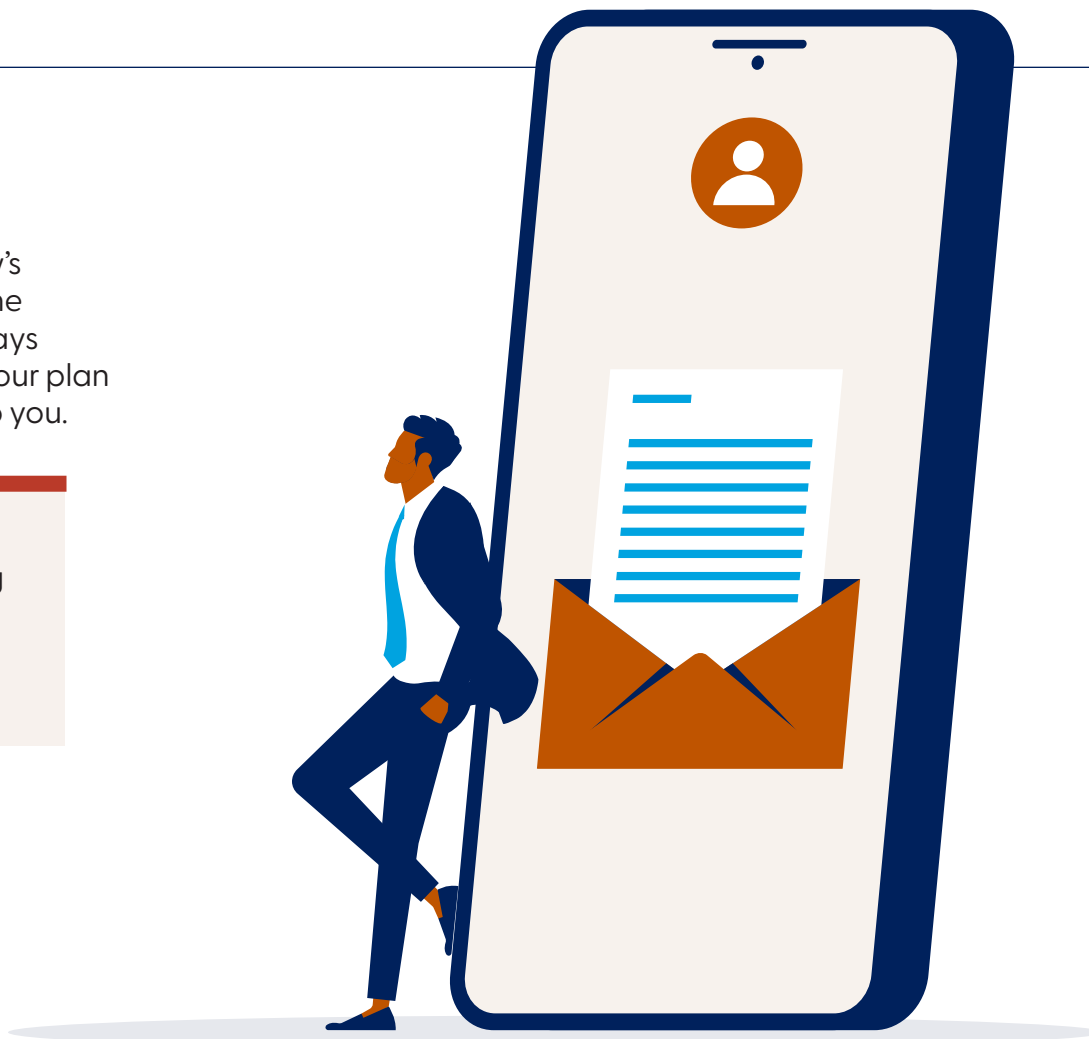
Planning ahead can help preserve more of your wealth, for you and the people you care about.



TAX PLANNING

Today's tax decisions can shape tomorrow's possibilities. Staying in touch throughout the year helps ensure your financial picture stays aligned, your strategy stays flexible, and your plan continues to support what matters most to you.

For questions regarding tax planning or your financial strategy, please contact your financial advisor.



LPL Financial does not provide tax advice. Please consult your tax advisor regarding your specific situation.

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