

2027 Strategic Financial Planning Checklist

This strategic planning checklist is intended to be used as a guide to help ensure you're making the necessary moves today to position your finances for success in the future. It's wise to work through this list with your wealth manager, who can help ensure your strategies are aligned with your overall financial plan and long-term goals.

Estate planning and gifting	
☐	Make annual exclusion gifts before year-end (\$19,000 per recipient, \$38,000 for couples).
☐	Consider superfunding 529 plans (\$95,000/\$190,000 five-year election).
☐	Review and update estate planning documents.
☐	Evaluate SLAT, GRAT, ILIT or dynasty trust opportunities.
Retirement accounts and conversions	
☐	Maximize 401(k)/403(b) contributions (verify final payroll deductions).
☐	Evaluate strategic Roth conversions to fill lower tax brackets.
☐	Take required minimum distributions (RMDs) if over age 73 (to avoid a 25% penalty).
☐	Review beneficiary designations on all retirement accounts.
☐	Maximize HSA contributions (\$4,400 individual/\$8,750 family).
Charitable giving strategies	
☐	Accelerate charitable donations before year-end.
☐	Donate appreciated securities instead of cash.
☐	Establish or contribute to a donor-advised fund (DAF).
☐	Execute qualified charitable distributions (QCDs) if age 70 ½ or older (up to \$111,000).

Real estate and business planning

- ☐ Evaluate 1031 exchange opportunities for investment property sales.
- ☐ Consider a 721 UPREIT exchange for legacy real estate transition.
- ☐ Review real estate depreciation schedules and cost segregation opportunities.
- ☐ Defer or accelerate business income/expenses based on tax bracket projections.

Investment portfolio and tax-loss harvesting

- ☐ Review your portfolio for tax-loss harvesting opportunities.
- ☐ Confirm harvested losses settle by December 31.
- ☐ Verify that there are no wash sale violations across all family accounts.
- ☐ Rebalance your portfolio for optimal asset location.

Professional review

- ☐ Schedule a year-end tax planning meeting with your wealth manager and CPA.
- ☐ Project your 2026 tax liability and adjust estimated payments.
- ☐ Update your financial plan with current asset values and tax projections.