Your 2025/2026
Year-End Planning Checklist

Presented by First Light Wealth Advisors

FIRST LIGHT
wealth advisors

Financial clarity starts with a plan.

As the year comes to a close, it's the perfect time to review your financial picture and prepare for the opportunities ahead. Thoughtful year-end planning can help reduce taxes, strengthen cash flow, and ensure your investment and retirement strategies remain aligned with your goals.

At First Light Wealth Advisors, we believe that no two financial journeys are the same. Whether you're planning for retirement, growing a business, or supporting family needs, taking a proactive approach now can help you start 2026 with confidence and clarity.

Tax Planning & Retirement Moves

- Review your income, deductions, and potential tax bracket changes.
- Confirm Required Minimum Distributions (RMDs) and consider Roth conversions.
- Explore tax-efficient strategies such as charitable giving or tax-loss harvesting.
- Coordinate year-end strategies with your CPA to optimize for 2025 and 2026.

Investment & Savings Review

- Maximize contributions to retirement and savings accounts (401(k), IRA, HSA).
- Review your investment mix to ensure it aligns with your goals and time horizon.
- Rebalance if market performance has shifted your portfolio's target allocation.
- Assess concentrated positions or unrealized gains/losses with your advisor.

Insurance, Risk & Cash Flow

- Review life, disability, and long-term care insurance coverage.
- Evaluate liquidity and cash reserves for upcoming expenses or opportunities.
- Revisit debt management and refinancing options as rates evolve.
- Ensure key documents (estate plans, insurance policies, POAs) are current and accessible.

Legacy & Family Planning

- Review and update wills, trusts, and beneficiary designations.
- Take advantage of annual gifting exclusions to support family or charitable goals.
- Discuss legacy or philanthropic plans with family members.
- Consider multigenerational wealth strategies to promote financial continuity.

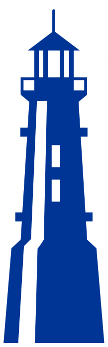
Personal Life Events & Outlook

- Note any major life changes (marriage, relocation, new job, or family milestones).
- Update education or healthcare funding goals.
- Revisit financial objectives and risk tolerance as circumstances evolve.
- Schedule a year-end review with your advisor to prepare for 2026.

For Business Owners: 2025/2026 Planning

- Review business cash flow, compensation, and retirement plan funding.
- Evaluate entity structure and tax strategy with your CPA for 2025/2026.
- Consider year-end equipment purchases or expenses that could provide deductions.
- Review your business succession or exit plan—is it aligned with your personal goals?
- Assess insurance coverage for key personnel and business continuity.
- Explore strategies to integrate business liquidity events with your personal financial plan.

This guide is for informational purposes only and not intended as legal or tax advice.



Start the New Year with Confidence

Year-end planning isn't about checking boxes—it's about ensuring your financial decisions reflect your goals, values, and vision for the future.

At First Light Wealth Advisors, we partner with individuals, families, and business owners to build customized strategies designed to illuminate the path ahead.

Let's plan the next step—together.

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