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November 5, 2026

Financial Decisions to Review Before Year End

Two months left in 2026

By Scott Van Den Berg, CFP® | President, Century Management Financial Advisors

November brings a full calendar. Family gatherings, travel, and holiday plans can quickly fill the weeks ahead. Before long, a financial decision you meant to revisit in the fall becomes something you hope to squeeze in during the final days of December.

You still have time to take a thoughtful look at your finances. Starting now gives you room to evaluate your options and complete transactions before deadlines or processing delays become an issue.

At Century Management Financial Advisors, we believe the most helpful year-end review brings your investments, taxes, and personal priorities together. A decision that seems attractive on its own may look different when you consider how it affects the rest of your financial life. Here are five areas you may want to focus on.

Start with your projected tax picture

Before selling investments, converting retirement assets, or making a substantial withdrawal, estimate your 2026 income. Include wages, bonuses, interest, dividends, realized capital gains, and retirement distributions. Pay particular attention to a business sale or other unusual income.

This provides a starting point for the decisions ahead. A lower-income year may create opportunities that are less attractive next year. A large gain may warrant a closer review of charitable giving, available investment losses, and tax payments.

Ask your CPA whether withholding and estimated payments are on track. You do not need a completed tax return to have a productive conversation. An updated projection can help you avoid making important decisions based on an incomplete picture.

Review your portfolio and realized gains together

Review your current investments and whether they still align with your objectives. Market movements can leave you with more exposure to a particular company or sector than you intended. Upcoming withdrawals may also change how much liquidity you need.

In taxable accounts, review gains that have already been realized and any available losses. Selling an investment at a loss may help offset capital gains, subject to applicable rules. However, any potential tax benefit should be weighed against the investment's role, its prospects, and the cost of replacing it.

Watch the wash-sale rules. Buying substantially identical securities within 30 days before or after a loss sale can disallow the current deduction. Coordinate activity across household accounts, including automatic purchases and retirement accounts.

The purpose of this review is to keep the portfolio aligned with your plan while managing the tax implications of necessary changes.



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Give retirement distributions and Roth conversions a closer look

If you have required minimum distributions, confirm what remains to be taken and from which accounts. Annual RMDs must generally be taken by December 31. A first RMD may have a later deadline, but delaying it can result in two required distributions in the following tax year. Inherited retirement accounts require a separate review because their rules vary.

A Roth conversion may also be worth considering, especially in a year with lower taxable income. It typically creates taxable income now in exchange for potential tax-free qualified withdrawals later. The appropriate amount depends on your current and expected future tax rates, available cash to pay the tax, and broader retirement and estate goals.

Consider a hypothetical couple who retired midyear and have not yet started Social Security. Their temporary drop in income might make a partial conversion worth considering. Another couple with substantial gains from a property sale might reach a different conclusion.

Model the impact on Medicare premiums and other income-sensitive items. If an RMD applies, the required amount cannot be converted. Begin early enough to complete any intended 2026 conversion before year-end.

Plan charitable gifts before moving the money

If giving is part of your year-end plans, consider both the organizations you'd like to support and the assets you choose to give. Donating appreciated securities you've held for more than one year directly to an eligible organization may help you avoid realizing a capital gain and may qualify you for a deduction, subject to applicable limits.

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For eligible IRA owners age 70½ or older, a qualified charitable distribution sent directly to an eligible charity may satisfy all or part of an RMD while keeping the qualifying amount out of taxable income. However, it will also not qualify for a charitable deduction.

The 2026 rules add another reason to review your approach: itemizers generally face a charitable deduction floor of 0.5% of adjusted gross income. Non-itemizers may deduct eligible cash gifts of up to $1,000, or $2,000 for joint filers. Confirm how the rules apply to you before transferring assets, and allow time for processing.



Prepare for the money you will need next year

Look ahead to 2027. Will you retire, help a child, make a major purchase, travel more, or support an aging parent? Those plans should guide where you hold money and how you expect to access it.

For retirees, identify how Social Security, pensions, interest, dividends, and planned withdrawals will fund spending. Review cash reserves and upcoming bond and CD maturities to avoid selling investments in a hurry to cover a foreseeable expense.

Also check retirement plan contribution opportunities while payroll adjustments are still possible. Contribution deadlines vary by account and contribution type; not all opportunities end on December 31.

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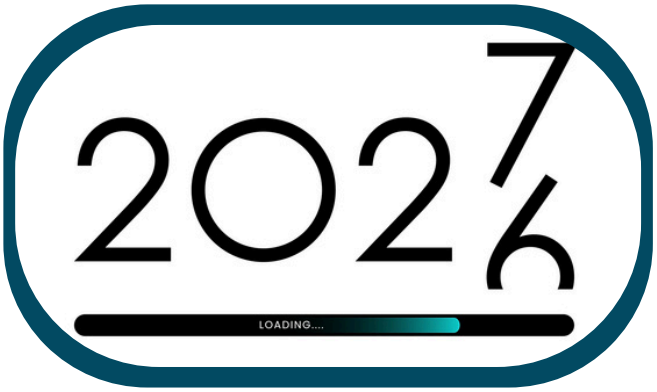
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Make time for one coordinated conversation

A useful next step is to bring your financial advisor and CPA together for a conversation. Share what changed this year, what you expect next year, and any decisions you have been putting off.

At Century Management Financial Advisors, we help families align these decisions with the lives they want their wealth to support. Taking time in November allows you to consider your options thoughtfully and enter the new year with a plan that reflects what matters most to you.

Whether you are looking for a financial advisor or would appreciate another perspective on your current investments and financial plan, we welcome the opportunity to talk. We'll take time to understand your priorities, answer your questions, and discuss how your financial decisions fit together.



Century Management Financial Advisors
805 Las Cimas Parkway, Suite 305 Austin, Texas 78746 | 512-636-2026 | www.centman.com

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Scott S. Van Den Berg

Scott Van Den Berg
President
Century Management Financial Advisors

Schedule a converation.

Meet Our Team of Wealth Management Advisors:

- Scott Van Den Berg, CFP®, ChFC®, CEPA®, AIF®, CRPS®, CMFC®, AWMA®, President
- David Lloyd, CFP®, CTFA, Director of Wealth Planning
- John Dixon, CFP®, CPFA, EA, Senior Wealth Advisor
- Mark Okamoto, AIF®, Senior Wealth Advisor
- Rachel Van Den Berg, Senior Financial Planner
- Nicole Okamoto, FPQPTM, Client Support Manager, Paraplanner

Meet our Entire Team of Portfolio Managers and Research Analysts on our website.

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