

GENERAL RMD ISSUES	YES	NO
<p>Is your RMD more than what you need for living expenses? If so, consider transferring your RMD to a non-qualified account for re-investment rather than sitting idly in cash (unless your emergency fund needs replenishing).</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>If you have other retirement accounts subject to RMDs, do you need to verify that those RMDs will be satisfied?</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Is the value of your qualified account significantly up or down due to current market conditions? If so, consider accelerating withdrawals (e.g., taking RMD early, taking RMD in a larger lump sum, etc.) to lock in gains, or spreading out (or delaying) withdrawals to potentially mitigate selling assets at lower share prices.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Is this an account you have inherited? If so, be mindful of the unique RMD rules that may apply as a result of the SECURE Act, such as the 10-year rule, which requires non-eligible designated beneficiaries to have the entire balance of the account withdrawn in 10 years following the death of the account owner.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Are you eligible for any exceptions (e.g., you are still working and contributing to the employer-sponsored account, this is the first year you are subject to an RMD, etc.)? If so, consider some of the planning options that may allow you to mitigate or postpone your RMD.</p>	<input type="checkbox"/>	<input type="checkbox"/>

RMD-RELATED TAX ISSUES	YES	NO
<p>Do you need to review your tax withholding to ensure that it is still accurate?</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Do you plan to make any Roth conversions during this tax year? If so, consider earmarking your RMD as a method of withholding taxes (even up to 100%) to help fund the tax liability incurred by the Roth conversion, but be mindful that your RMD must be taken before any Roth conversions can occur.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Have you recognized large amounts of taxable portfolio income (e.g., capital gains, dividends, interest, etc.) during this tax year? If so, consider earmarking your RMD as a method of withholding taxes (even up to 100%) to supplement any missed and/or inadequate quarterly tax payments and to avoid under-payment penalties.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Are you currently 70.5 or older and planning to give to charity this tax year? If so, consider making a Qualified Charitable Deduction (QCD) as a tax-efficient way to donate. Remember that QCDs do not affect your AGI, which may complement other areas of your tax planning goals. Be mindful of the requirements surrounding QCDs (e.g., \$111,000 limit, must be a qualified charity, etc.).</p>	<input type="checkbox"/>	<input type="checkbox"/>

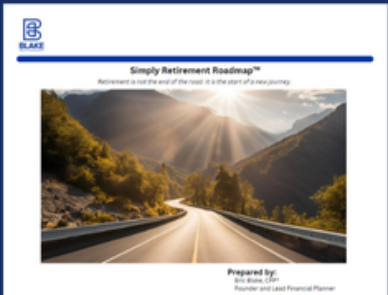
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The image shows the cover of the 'Simply Retirement Roadmap' document. It features a photograph of a winding road through a mountainous landscape at sunrise or sunset, with the sun low on the horizon creating a lens flare effect. The text 'Simply Retirement Roadmap™' is at the top, followed by a subtitle 'Retirement is not the end of the road. It is the start of a new journey.' Below the photo, it says 'Prepared by: Eric Blake, CFP®' and 'Founder and Lead Financial Planner'.

This is not an exhaustive list of considerations. You should have a meaningful discussion with, among other people, your financial advisor that goes beyond the topics covered here. Neither RFG Advisory nor Blake Wealth Management provide tax, legal or accounting advice. RFG Advisory cannot guarantee that the information herein is accurate, complete, or timely. RFG Advisory makes no warranties with regard to such information or results obtained by its use, and disclaims any liability arising out of your use of such information. Advisory services offered by Investment Advisory Representatives of RFG Advisory, LLC ("RFG Advisory" or "RFG") a registered investment advisor. Blake Wealth Management and RFG Advisory are unaffiliated entities. Advisory services are only offered to clients or prospective clients where RFG Advisory and its representatives are properly licensed or exempt from licensure. No advisory services may be rendered by RFG Advisory unless a client agreement is in place.

Eric Blake, Founder and Lead Financial Planner

201 W Virginia Street | Suite 102 | McKinney, Texas 75069
info@blakewealthmanagement.com | 972.426.7237 | www.blakewealthmanagement.com