

| GENERAL RMD ISSUES  | YES                      | NO                       |
|---|--------------------------|--------------------------|
| <p><b>Is your RMD more than what you need for living expenses?</b><br/>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><b>If you have other retirement accounts subject to RMDs, do you need to verify that those RMDs will be satisfied?</b></p>   | <input type="checkbox"/> | <input type="checkbox"/> |
| <p><b>Is the value of your qualified account significantly up or down due to current market conditions?</b><br/>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><b>Is this an account you have inherited?</b><br/>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as the 10-year rule, which requires non-eligible designated beneficiaries to have the entire balance of the account withdrawn in 10 years following the death of the account owner.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><b>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.)?</b><br/>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><b>Do you need to review your tax withholding to ensure that it is still accurate?</b></p>  | <input type="checkbox"/> | <input type="checkbox"/> |
| <p><b>Do you plan to make any Roth conversions during this tax year?</b><br/>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><b>Have you recognized large amounts of taxable portfolio income (e.g., capital gains, dividends, interest, etc.) during this tax year?</b><br/>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><b>Are you currently 70.5 or older and planning to give to charity this tax year?</b><br/>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., \$105,000 limit, must be a qualified charity, etc.).</p> | <input type="checkbox"/> | <input type="checkbox"/> |

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