

| 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as the 10-year rule, which requires non-eligible designated beneficiaries to have the entire balance of the account withdrawn in 10 years following the death of the account owner.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., \$100,000 limit, must be a qualified charity, etc.).</p> | <input type="checkbox"/> | <input type="checkbox"/> |

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