ForgeTrust

Your ultimate year-end tax checklist
6 moves to maximize every dollar

Before you close the books on 2025, take these 6 steps to ensure you're not leaving money on the table.

1 Put more toward your future — and less toward taxes

- **Max out your retirement contributions**

  Deadlines: 401(k) – December 31, 2025 | IRA – April 15, 2026

2 Diversify your tax strategy like your portfolio

- Tax diversification matters as much as portfolio diversification. Consider whether a Roth conversion makes sense.
- **Deadline:** December 31, 2025

3 Uncover hidden capital — Power up forgotten 401(k)s

- Old 401(k)s sitting with past employers? Search the U.S. Department of Labor's database to locate forgotten accounts.

Rolling old 401(k)s into a self-directed IRA (SDIRA) can help you take back control and open doors for your next investment move, including public and private market opportunities.

4 Pay yourself before the IRS takes a cut

- If you're 73 or older, be sure to take your required minimum distribution (RMD). Use the IRS worksheet to calculate your RMD.
- **Deadline:** December 31, 2025 (or Apr 1, 2026, if turning 73 in 2025)

5 Take a pulse check on your investment strategy

See if your overall investment strategy still aligns with your long-term goals.

Ask yourself:

- Am I happy with my current investment mix and asset allocation?
- Am I overexposed to one sector or asset class or should I explore new opportunities?
- Do I have cash sitting idle that could be put to work?
- Will I have liquidity needs in 2026 that I should plan for now?

An SDIRA can help you diversify across asset classes including traditional stocks and bonds and alternatives like private equity, real estate and precious metals.

6 Protect what you've built — keep your records up to date

Review and refresh your beneficiaries and other important information across all financial accounts and providers. Outdated records can result in costly mistakes.

We hope this checklist helps you make the right moves before 2025 ends. If you'd like to explore new ways to put your retirement dollars to work—Forge Trust can help. Get started at ForgeTrust.com.