

# POST-FILING READINESS ASSESSMENT

Is your planning window open, or already closing?

Most people close their financial calendar when the return is filed. This assessment is designed to help you do the opposite. Answer each question honestly, then bring your responses to an advisor conversation. The goal is not a perfect score, but a clearer picture of where your planning window is still open and where it is starting to close.

## IMMEDIATE CONSIDERATIONS

The month after filing is the most time-sensitive planning period of the year. The return has just been completed, which means the numbers are fresh, the documentation is organized, and the decisions that produced this year's result are still recent enough to act on. That combination does not last.

- Have you reviewed your return with your financial advisor - not just your CPA - since filing?
- Do you know what balance next April's filing may imply – and is that accounted for in your planning?
- If equity compensation is part of your income, have you mapped upcoming vesting events against this year's projected income picture?

## ONGOING CONSIDERATIONS

The period between filing and year-end is where some of the most consequential work takes place. These decisions do not carry the same immediate deadline pressure as post-filing adjustments, but they carry a different kind of cost when left unattended. Strategies that require months of lead time cannot be initiated in the last week of December without losing something.

- Do you know whether a Roth conversion makes sense this year - and if so, roughly how much should you convert?
- If you are within five years of Medicare eligibility, has anyone modeled how this year's income affects your future premiums under IRMAA?
- Have you inventoried positions with significant unrealized gains or losses in light of this year's income picture?
- Are there positions in your portfolio better suited for charitable giving than for outright sale?
- If you own a business or are self-employed, have you begun reviewing your contribution options for this year?
- Has income or asset growth this year been discussed in the context of your estate plan or wealth transfer strategy?

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## THE END-OF-YEAR WINDOW

By late fall, most decisions have shifted from strategy to execution. The questions below reflect whether groundwork laid earlier in the year will be ready to act on. Decisions made without that groundwork tend to be reactive, and reactive decisions at year-end are rarely the best ones.

- Has your advisor reviewed your portfolio for positions that could be sold strategically before year-end options narrow?
- If you have variable income, do you have a process for timing deductions or deferring income relative to bracket thresholds?
- Have you decided to give appreciated securities rather than cash to any charities this year?
- If you are over 70½ and have IRA assets, have you considered a qualified charitable distribution to satisfy your RMD without adding to adjusted gross income?
- Has your gifting strategy been reviewed against the annual exclusion before it resets on January 1?

### How did you answer?

**Mostly Yes** - Your planning is on track. Keep the momentum going.

**Mixed** - Prioritize the questions you skipped and schedule a review soon.

**Mostly No** - Year-end decisions made without groundwork tend to be reactive. A conversation is needed.

Ready to work through what this assessment revealed? Stickney Research is available for private consultation. Reach out at [clientservice@stickneyresearch.com](mailto:clientservice@stickneyresearch.com) or (425) 462-6335.

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