

# Personal Tax Strategy Planner

Create your personalized tax-efficient investment strategy

## Step 1: Your Profile

### Current Tax Bracket

22% - Single: \$47,151-\$100,525



### Expected Retirement Tax Bracket

22% - Similar to now



### Years Until Retirement

30

## Step 2: Account Selection Priority

Rank your contribution priorities (1 = highest):

### 401(k) / 403(b)

Priority: 1 - First ▾

Max: \$23,000 (2024)

### Roth IRA

Priority: 2 ▾

Max: \$7,000 (2024)

### HSA (if eligible)

Priority: 3 ▾

Max: \$4,150 individual (2024)

### Taxable Brokerage

Priority: 4 ▾

No limit, most flexible

## Step 3: Tax-Efficient Strategies to Implement

Asset Location Optimization

Tax-Loss Harvesting

Long-Term Holding Priority

Low-Turnover Index Funds

Qualified Dividend Focus

Municipal Bonds (if high bracket)

## Step 4: Your Commitments

### Annual Review Commitment

Example: I will review my tax efficiency annually in December, check for harvesting opportunities quarterly...

### Specific Action Items for This Year

Example: 1) Max out 401(k) by December, 2) Open HSA and contribute max, 3) Review asset location...



## My Personal Tax-Efficient Investment Strategy

Created:

### Tax Profile

### Account Contribution Order

### Tax-Efficient Strategies

### My Commitments

**Signature Commitment:** I commit to following this tax-efficient investment strategy and reviewing it annually to maximize my after-tax wealth.