

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.