



ADVISOR PLAYBOOK

Fourth Quarter Client Call Programs

KEY CAMPAIGNS FOR Q4 CLIENT CALLS

1 Tax Loss Harvesting (Non-Qualified Accounts)

Identify opportunities to harvest losses, offset gains, and improve after-tax portfolio efficiency.
Watch the 30-day wash-sale rule (including IRA and spouse accounts); net losses offset up to \$3,000 of ordinary income.

2 Yearly 529 Contributions & Distributions

Confirm annual contributions, review upcoming education expenses, and ensure distributions meet qualified guidelines.
Match withdrawals to expenses paid in the same calendar year, and check state deadlines for tax-deductible contributions.

3 Annual IRA & 401(k) Contributions

Help clients maximize tax-advantaged savings by completing yearly contributions before deadlines.
401(k) deferrals must be made via payroll by Dec. 31; IRAs can be funded until the tax deadline. Review Roth options.

4 Required Minimum Distributions (RMDs)

Verify RMDs are calculated correctly and distributed on time to avoid IRS penalties.
RMDs generally begin at age 73 (75 if born in 1960 or later). Include inherited IRAs and confirm tax withholding elections.

5 Annual Charitable Giving

Discuss charitable strategies, including Qualified Charitable Distributions (QCDs) from IRAs when eligible.
QCDs (age 70½+) can count toward RMDs if done by Dec. 31. Also consider gifting appreciated stock or a donor-advised fund.

6 Account Documentation Review

Ensure all client accounts include complete and compliant notes to meet firm compliance documentation requirements.
Update investment objectives, risk tolerance, and financial details, confirm a trusted contact, and note each Q4 conversation.

7 Mutual Fund Capital Gain Distributions

Review year-end mutual fund capital gain distributions on the Capital Gains Valet website.
Avoid buying funds just before the record date in taxable accounts, and coordinate large distributions with loss harvesting.

8 Review Healthcare Benefits (Corporate/Government)

Consider a Flexible Spending Account (FSA) or Health Savings Account (HSA) if they are plan options.
Use open enrollment to review elections and spend down FSA balances. HSAs require a high-deductible health plan.

9 Review Beneficiary Designations

Contact clients to ensure you have all primary and secondary beneficiaries and their contact information.
Confirm IRAs, retirement plans, annuities, life insurance, and TOD accounts reflect life events like marriage, divorce, or births.

PURPOSE

Strengthen client relationships, reinforce proactive planning, and ensure all year-end requirements are met.

IDEAL USE

Client call programs, advisor outreach planning, team huddles, and year-end compliance reviews.

FOR MORE INFORMATION

Brian Sullivan | Brian@PeakPerformanceAdvisorConsulting.com | 412-760-0803