

HIGH-INCOME CHECKLIST

INCOME & COMPENSATION

- ☐ *Income timing strategy (bonuses, deferred comp, stock vesting, and withholding)*
- ☐ *Plan for tax bracket management and avoid surprise underpayment penalties*

EQUITY COMPENSATION

- RSU strategy: withholding review +*
- ☐ *sell/hold plan aligned with diversification goals*
- ISO/NSO planning: exercise*
- ☐ *timing, AMT exposure and year-by-year tax impact*

INVESTMENT TAX STRATEGY

- ☐ *Capital gains strategy (tax-loss harvesting + gain harvesting when appropriate)*
- ☐ *Asset location + tax-efficient portfolio structure across accounts*

RETIREMENT & BENEFITS

- ☐ *Maximize retirement plan options (401(k), Backdoor Roth, Mega Backdoor Roth if available)*
- ☐ *HSA planning and other employer benefits reviewed for tax efficiency*

CHARITABLE GIVING & DEDUCTIONS

- ☐ *Tax-efficient charitable giving (DAFs and donating appreciated securities)*
- ☐ *Itemized deduction strategy (bunching, planning around major income years)*

ORGANIZATION & NEXT STEPS

- ☐ *Gather important documents (tax returns, paystubs, equity plan details, investment statements)*
- An advisor can help with ongoing needs. Reach out to one now at info@milestonefinancialplanning.com*

MILESTONE
Financial Planning, LLC



Website
MilestoneFinancialPlanning.com



Contact
1-603-589-8010

Disclaimer: This is not to be considered investment, tax, or financial advice. Please review your personal situation with your tax and/or financial advisor. Milestone Financial Planning, LLC (Milestone) is a fee-only financial planning firm and registered investment advisor in Bedford, NH. Milestone works with clients on a long-term, ongoing basis. Our fees are based on the assets that we manage and may include an annual financial planning subscription fee. Clients receive financial planning, tax planning, retirement planning, and investment management services and have unlimited access to our advisors. We receive no commissions or referral fees. We put our client's interests first. If you need assistance with your investments or financial planning, please reach out to one of our fee-only advisors. Advisory services are only offered to clients or prospective clients where Milestone and its representatives are properly licensed or exempt from licensure. Past performance shown is not indicative of future results, which could differ substantially.