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*

INVESTEMENT 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*

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