

**POTENTIAL TAX SAVINGS OPPORTUNITIES:
If anything is of interest to you on this list, let's discuss it.**

1. Maximizing the pre-tax contribution to your employer's retirement plan
 - a. examples: 401(k), 403(b), deferred comp
 - b. Obtaining a full company match amount
2. Seeking reimbursement from your employer (business) for out of pocket business expenses
3. Investing in tax free municipal bonds
4. Seek qualified dividend paying stocks instead of interest earnings from bank accounts
5. Gifting stocks to charitable organizations or family members
6. Roth IRA conversions timed to utilize your lowest tax rate available
7. Harvesting stock gains and losses for maximized tax savings
8. Donating RMDs directly to a charitable organization instead of out of pocket cash donations
9. Fully funding Health Savings Accounts (HSA) when allowed
10. Fully funding IRA accounts when allowed (traditional for tax deduction, Roth for after tax contributions)
11. Tax ramification of early mortgage pay-off
12. Tax planning for when to pay out of pocket medical costs
13. Paying your child for services provided to your business
14. Borrowing from a 401k plan instead of making a distribution