



WINIECKI WEALTH
MANAGEMENT

WWM offers annual tax planning as part of our comprehensive financial planning service. While often overlooked, robust tax planning is one of the most valuable pieces of a complete financial plan, and we are excited to offer it to you.

WHAT IS TAX PLANNING?

Tax planning refers to our review of your tax return to identify potential planning opportunities - both now and in the future - to keep your lifetime tax liability as low as possible. Tax planning differs from tax preparation (usually done by your CPA or an online service like TurboTax), which focuses on keeping you compliant with what the government thinks you owe each year.

WHY IS TAX PLANNING IMPORTANT?

Taxes touch every part of your financial life. Your tax return is a financial fingerprint: it's utterly unique to you, complete with valuable clues and information, all buried in dozens of pages and hundreds of numbers. Understanding your return equips WWM to have more valuable and actionable conversations with you. Additionally, WWM can demystify the world of income taxes and help you understand this vital piece of your financial picture.

WHO IS TAX PLANNING FOR?

Everyone! Regardless of your income sources or filing status, nearly anyone who pays income taxes can benefit from having a professional review of your tax return to identify relevant planning opportunities. Alternatively - and more frequently - we'll identify a handful of tax-saving opportunities in the current and future years. At worst, we'll review your return and conclude that you are currently maximizing every available tax-saving opportunity. That's great "peace of mind" news.

WHAT KIND OF OPPORTUNITIES MIGHT BE IDENTIFIED?

WWM will evaluate opportunities during tax planning, including the most tax-efficient retirement vehicles, charitable giving strategies, realizing capital gains, ROTH IRA conversions, tax credit eligibility, and more. We can run projections to see how potential changes (e.g., filing status, dependents, the sale of a business, stock option exercises, etc.) may impact your upcoming tax liability.

WHAT DO WE NEED FROM YOU?

WWM needs an electronic PDF copy of your most recent tax return. That's it. Once we have a copy of your return, we'll take it from there.

