

TAX DIVERSIFICATION CHECKLIST

INDIVIDUAL PLANNING

How tax diversified are you?

Use this checklist to help determine how effectively you're managing tax liabilities.

Tax diversification can help reduce the impact on investment returns and retirement income by spreading assets across taxable, tax-deferred, and tax-free accounts.

This strategy can help reduce taxes during both accumulation and withdrawal phases, providing flexibility in managing tax brackets in retirement.

Your Name: _____

Taxable	Tax-deferred	Tax-exempt
Nonqualified accounts (After-tax contributions; earnings taxed as realized.)	Qualified accounts (Pre-tax contributions; earnings tax-deferred until retirement.)	Tax-exempt accounts (After-tax contributions; withdrawals generally tax-free.)
Mutual funds: \$ _____ CDs/MMAs: \$ _____ Real estate: \$ _____ Other: \$ _____	Traditional 401(k): \$ _____ Traditional IRA/SEP/SIMPLE: \$ _____ Annuities: \$ _____ 403(b): \$ _____ 457(b): \$ _____ Other: \$ _____	Municipal bonds: \$ _____ Life insurance: \$ _____ Roth IRA/401(k): \$ _____ Other: \$ _____
Total: \$ _____	Total: \$ _____	Total: \$ _____

Are you tax-diversified enough? Contact your AIMCOR office, and they'll work with you to create a strategy and also show you how life insurance can help your clients achieve their long-term financial goals.

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