

YEAR-END TAX PLANNING FOR **NIKE** EMPLOYEES

FIVE STRATEGIES TO HELP REDUCE YOUR TAX BILL

1. Take full advantage of **Tax-Advantaged Accounts** such as your 401(k), Mega Backdoor Roth 401(k), HSA, and Deferred Comp (Salary \$150k+) to reduce your tax bill.
2. Use your **RSU compensation** to fund these accounts. RSUs are a form of income and can be converted into tax-advantaged contributions, reducing your taxes in the process.
3. Optimize your portfolio's tax efficiency by utilizing strategies such as **Asset Location** and **Tax-Loss Harvesting**.
4. Consider "**bunching**" your **charitable deductions** into high-income years and pair them with a Donor Advised Fund (DAF) to spread your giving out over time.
5. Pay attention to "**Withdrawal Ordering**" when you start pulling money from your accounts. You can save a considerable amount on taxes and build a larger portfolio by doing so.

THREE COMMON TAX MISTAKES TO AVOID

1. **Don't overlook RSUs as income** – they can be a valuable source for tax savings.
2. **Do a tax projection** – RSU taxes are withheld at a 22% Federal rate, but if your marginal tax bracket is higher, you could end up owing significantly more when you file.
3. **Avoid having a collection of accounts** – instead, focus on a coordinated portfolio to take advantage of "Asset Location" tax savings.

ACTION PLAN: HOW TO SAVE ON TAXES THIS YEAR

- ☐ Develop a plan to optimize your tax-advantaged accounts before the year's end.
- ☐ Assess your portfolio to identify tax-loss harvesting opportunities.
- ☐ Consider "bunching" your charitable donations to make the most of your deductions.

DISCOVER HOW CORDANT CAN COLLABORATE WITH YOU TO MINIMIZE YOUR TAXES AND ENHANCE YOUR PORTFOLIO. 📌

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