BMSS Family of Companies Presents:

PERSONAL FINANCIAL & WEALTH STRATEGIES FOR YEAR-END

BMSS Family of Companies

Join BMSS and BMSS Wesson Wealth Solutions for a timely webinar focused on practical tax and financial planning strategies to consider before December 31. We'll cover key opportunities related to retirement planning, investments, business cashflow, tax strategies, estate and gifting considerations, and other year-end planning items that will help you make more informed financial decisions. This session will provide actionable ideas to help you finish the year strong and plan ahead with confidence.

Tuesday October 27, 2026

8:30 am - 10:00 am

REGISTER TODAY



AMY STAPLER, CPA
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Decades serving privately held businesses: the tax strategy, audit depth, and advisory insight behind sound decisions.

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Why it matters: When a client's needs grow, our family of companies is available to meet their growing needs. One team, one standard of care.

MEET YOUR HOSTS



Amy Stapler, CPA

Member

BMSS, LLC

- 25+ years of experience in public accounting
- Specializes in tax and advisory services
- Leads firm's R&D tax credit team
- Based in Huntsville, Alabama



David Hinshaw, CFP®, WMCP®

Wealth Advisor

BMSS Wesson Wealth Solutions

CERTIFIED FINANCIAL PLANNER®
Wealth Management Certified Professional®

- Experience in serving high-net-worth individuals
- Focus on tax and estate planning, exit planning, and values-based investing

WHY YEAR-END PLANNING MATTERS

Strategic planning now may help improve decision making

Critical window for taking action before tax year closes

Opportunity to save on taxes through strategic planning

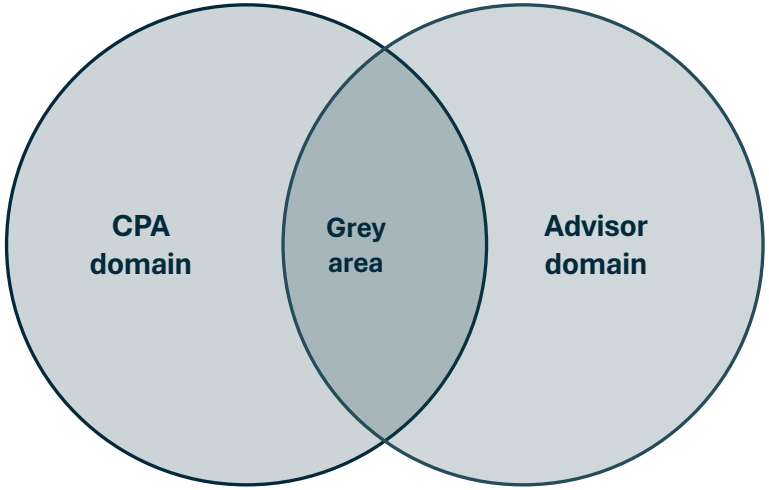
Ensure compliance with tax regulations and avoid mistakes

Maximize wealth outcomes and minimize taxes through coordinated decisions

Outcomes vary based on individual circumstances. Strategies may not be appropriate for all clients.

INTEGRATION IS ESSENTIAL

Your CPA and financial advisor must coordinate to optimize both tax and wealth outcomes



- Some decisions require tax expertise (CPA domain)
- Some decisions require investment/wealth expertise (Advisor domain)
- Many decisions live in the “grey area” requiring both perspectives

Integrated planning can reduce the risk of costly mistakes and missed opportunities

FRAMEWORK FOR TODAY

We focus on strategies that align with your multi-year financial goals

Our focus



Strategies for optimizing long-term wealth, not just current-year taxes



Trade-offs: balancing impacts for today and tomorrow



Income level and marginal tax bracket drive strategy: your situation determines which approaches work best

Outline

1. Build year-end tax projection
2. General tax planning strategies
3. Retirement planning
4. Investment planning and management
5. Charitable giving
6. Estate, family giving, and education planning

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Build Year-End Tax Projection

Foundation for all planning decisions

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START WITH PROJECTION

A complete picture of your year-end tax position reveals planning opportunities

1

Prepare a year-end tax projection

2

Goal: Determine estimated tax bracket and marginal rate

3

Calculate likely total tax liability to identify planning opportunities

This foundation guides all subsequent decisions

REVIEW INCOME SOURCES

Understanding all income categories helps identify timing opportunities

Wages and bonuses

Timing of bonus deferrals or acceleration

Business income

S-corp, partnership, or sole proprietor distributions

Capital gains

Both realized and unrealized positions

Retirement distributions

RMDs, early withdrawals, conversions

Investment income

Dividends, interest, distributions

Business or property sales

Scheduled closings, tax impact

Equity compensation

RSUs, stock options, restricted stock

Other income

Rental income, side business, consulting fees

CONSIDER LIFE EVENTS

Major life changes often create new planning opportunities or requirements

Marriage/divorce

Birth/adoption

Loss of dependent

Retirement

Job/income change

Business or property sale

Major capital gain event

Major gift or inheritance

Major medical expenses

REVIEW WITHHOLDING AND ESTIMATED TAX PAYMENTS

Ensure you will not have a tax surprise when you file

Tax withholding on employee income

Estimated payments for other sources of income

Safe-harbor amount (**100%** or **110%** of prior year depending on income level)

How do taxes paid compare to your expected tax liability?

DETERMINE YOUR TAX BRACKET

Your income level fundamentally changes which strategies to prioritize

What is your effective tax rate and marginal tax bracket?

How does it compare to prior years?

Lower-income year

Opportunity to pay taxes at a lower rate

Higher-income year

Pursue additional deductions

Baseline year

Typical year with expected income

Your baseline tax profile determines which strategies make sense

2026 TAX QUICK REFERENCE

Federal income tax brackets, capital gains rates, and additional taxes

ORDINARY INCOME TAX BRACKETS

Rate	Single	Married Filing Jointly
10%	$0 – $12,400	$0 – $24,800
12%	$12,401 – $50,400	$24,801 – $100,800
22%	$50,401 – $105,700	$100,801 – $211,400
24%	$105,701 – $201,775	$211,401 – $403,550
32%	$201,776 – $256,225	$403,551 – $512,450
35%	$256,226 – $640,600	$512,451 – $768,700
37%	Over $640,600	Over $768,700

LONG-TERM CAPITAL GAINS RATES

Rate	Single	Married Filing Jointly
0%	Up to $49,450	Up to $98,900
15%	$49,451 – $545,500	$98,901 – $613,700
20%	Over $545,500	Over $613,700

ADDITIONAL TAXES

Tax	Single	Married Filing Jointly
3.8% Net Investment Income Tax	MAGI over $200,000	MAGI over $250,000
0.9% Additional Medicare Tax	Earned income over $200,000	Earned income over $250,000

Sources: IRS Rev. Proc. 2025-32 (2026 brackets and capital gains thresholds). Brackets apply to taxable income. NIIT applies to the lesser of net investment income or MAGI above the threshold; NIIT and Additional Medicare Tax thresholds are set by statute and are not inflation-indexed.

General Tax Planning Opportunities

Organized by Income Level

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LOWER-INCOME YEARS

Use favorable tax rates to accelerate strategies and execute multi-year plans

- **Maximize tax bracket space:** use lower rates for strategies normally deferred
- **Roth contributions & conversions:** lock in favorable rates now
- **Business owners:** defer employee bonuses, defer expenses (e.g., purchasing equipment)
- **Capital gain harvesting:** eliminate gains at favorable rates
- **Inherited IRA Distributions**

HIGHER-INCOME YEARS

Use high-income years to reduce taxable income and fund education savings

Maximize retirement plan contributions: immediate income reduction

Profit-sharing plan, SEP IRA, solo 401k

Defer income, accelerate expenses/deductions

- Can employee bonuses be paid out this year?
- Time deductible expenses before year-end
- Can income from customers be delayed into the following year?
    - Cash basis or accrual basis taxpayer?

Avoid realizing capital gains if possible

529 plan contributions

ROTH CONVERSIONS

Lower-income years present the best opportunity to convert at favorable rates

What is it?

Traditional IRA or 401(k) → **Roth IRA or 401(k)**

- Convert traditional IRA or 401(k) to Roth at lower tax rates
- Partial conversions to fill remaining bracket space
- **Strategic advantage:** lock in a lower rate while you can

What is your goal?

- Reducing taxes during lifetime
- Reducing taxes in legacy planning
- Hedging against increase in tax rates
- Increasing financial plan success

Coordination with CPA is essential

ROTH CONVERSIONS

Lower-income years present the best opportunity to convert at favorable rates

CONSIDERATIONS

- Compare marginal tax bracket today vs. expected future marginal tax bracket
- What is the overall impact on your financial plan?
- Impact on marginal tax bracket, Medicare premiums (IRMAA), and future RMDs must be evaluated
- Pro-rata rule

Seek to pay the least amount of taxes overall on retirement savings & optimize broader financial plan

2026 IRMAA BRACKETS

Medicare Part B and Part D premium surcharges for higher-income beneficiaries

Single MAGI	Married Filing Jointly MAGI	Part B Surcharge (monthly)	Total Part B Premium (monthly)	Part D Surcharge (monthly)
$109,000 or less	$218,000 or less	**$0.00**	**$202.90**	**$0.00**
$109,001 – $137,000	$218,001 – $274,000	**$81.20**	**$284.10**	**$14.50**
$137,001 – $171,000	$274,001 – $342,000	**$202.90**	**$405.80**	**$37.50**
$171,001 – $205,000	$342,001 – $410,000	**$324.60**	**$527.50**	**$60.40**
$205,001 – $499,999	$410,001 – $749,999	**$446.30**	**$649.20**	**$83.30**
$500,000 or more	$750,000 or more	**$487.00**	**$689.90**	**$91.00**

IRMAA is based on modified adjusted gross income (MAGI) from two years prior (2024 income for 2026). Amounts are per person, per month; the Part D surcharge is paid in addition to your plan premium. Source: CMS (Nov. 14, 2025).

ROTH CONVERSIONS

Lower-income years present the best opportunity to convert at favorable rates

When a Roth conversion may make sense:

- Current year tax bracket is low
- Expected tax bracket in retirement is higher
- Heirs' tax bracket is higher than your current tax bracket

When a Roth conversion may not make sense:

- High current year tax bracket
- Expected tax bracket in retirement is lower
- Heirs' tax bracket is lower than your current tax bracket
- It would push you into a higher tax bracket or increase Medicare premiums

EQUITY COMPENSATION

Strategic timing of stock options and RSUs can minimize overall tax impact

ISOs vs. nonqualified

Evaluate timing and AMT impact

Exercise timing

Consider exercising in lower income years or spreading across multiple years

RSU strategy

Plan vesting schedule deliberately if possible

Sell to diversify or reset basis in lower-income years

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Retirement Planning

Coordinating distributions with overall strategy

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RETIREMENT CONTRIBUTIONS

High-income years are ideal for maximizing tax-deductible retirement savings

Business owners

- SEP IRA
- SIMPLE IRA
- Solo 401k
- Profit-sharing plan
- Defined benefit cash balance plan

Pre-tax contributions reduce taxable income

- **SEP IRA:** usually 20% of net earnings
- **SIMPLE IRA:** limited employer contributions allowed (often 3-4%)
- **Solo 401k:** employee & employer contributions

Backdoor Roth conversions if income limits approaching

Catch-up contributions if age 50+

TRADITIONAL VS. ROTH CONTRIBUTIONS

Income level determines which strategy maximizes wealth over time

Lower-income years

Favor Roth contributions and conversions

Higher-income years

Maximize traditional contributions to reduce income

Any year

Age 50+ catch-up contributions and employer matching

Compare marginal tax bracket today vs. expected future marginal tax bracket

Coordination with overall financial plan is critical

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Investment Planning & Tax Management

Minimizing tax drag while maintaining strategy

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TAX-LOSS HARVESTING

Strategic loss realization minimizes tax impact while maintaining portfolio strategy

Lower-income years

Realize losses to eliminate other gains and stay in low tax bracket

Higher-income years

Realize losses to lower gains taxed at a higher rate

Unused losses carry forward to future years

Any year: systematic quarterly review for opportunities

Careful tracking of wash-sale windows (30 days before/after)



LOWER-INCOME YEAR: CAPITAL-GAIN HARVESTING

Realizing gains in low-income years minimizes lifetime tax impact

Lower-income years: realize gains at favorable 0%, 15%, or 20% rates



Use bracket space that would otherwise go unused

Can allow tax-efficient portfolio rebalancing

Good time to sell concentrated stock positions

Particularly valuable when you have carryforward losses to offset your gains

Resets cost basis for future growth

TAX-EFFICIENT ASSET LOCATION

Matching investment types to account types reduces overall tax burden

Taxable accounts

Equities/stocks, real estate funds (if tax-efficient)

Tax-deferred accounts

Bonds/fixed income, private credit

Roth accounts

Highest-expected-growth investments (e.g., private equity and public equities)

Make sure advisor is considering taxes when enacting investment strategy

Annual review: adjust as holdings and accounts change

Coordinated strategy can reduce taxes over time

STRATEGIC REBALANCING

Tax-aware rebalancing maintains allocation while minimizing taxes

Use charitable gifts or tax-loss harvesting to accomplish rebalancing

Avoid unnecessary capital gains when rebalancing away from winners

Rebalance within tax-deferred accounts first (no tax consequence)

Save taxable rebalancing for years with losses to harvest

Annual checkup ensures allocation aligns with risk tolerance

Charitable Giving & Deduction Planning

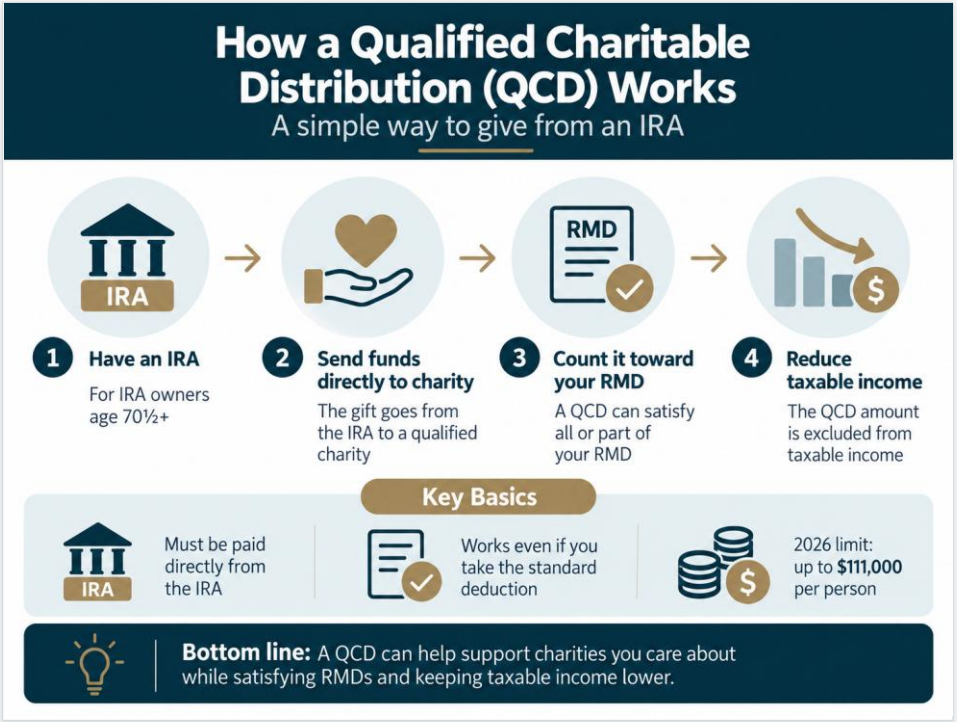
Maximizing impact and tax benefits

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QUALIFIED CHARITABLE DISTRIBUTIONS

QCDs reduce both income and RMDs without itemizing

- Direct IRA distributions to qualifying charities (age 70½+)
- Can also apply to inherited IRAs (if age 70½+)
- Does not count as taxable income
- Satisfies part or all of Required Minimum Distribution
- Up to **$111,000** per person for 2026
- Lowers AGI which can affect Medicare Part B & Part D premiums



Source: Publication 590-B (2025) | Internal Revenue Service.

APPRECIATED ASSET GIFTS

Gifting appreciated assets eliminates capital gains while maximizing deduction

- Donate appreciated assets directly instead of selling
- Avoid capital gains tax on appreciation entirely
- Charity receives full market value; you claim full FMV deduction
- Best for concentrated positions with large unrealized gains
- More valuable than gifting cash or selling and gifting proceeds

Works with stocks, real estate, even business interests



DONOR-ADVISED FUNDS

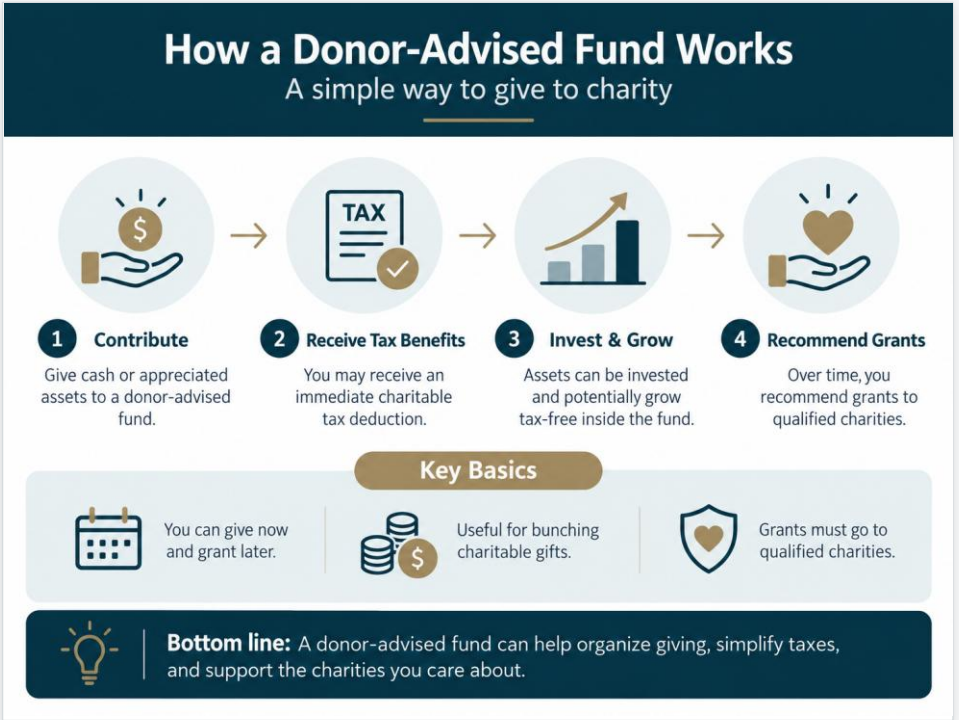
DAFs simplify charitable giving and may help reduce taxes

What is a Donor-Advised Fund (DAF)?

- Charitable giving account where you maintain advisory control over distributions
- Contribute cash or appreciated assets; receive immediate tax deduction
- Distribute to individual charities over time at your own pace (no required distribution timeline)

- Excellent for volatile income such as selling a business/real estate/investments

- DAF balance can be invested for tax-free growth



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Estate, Gifting & Education Planning

Transferring wealth tax-efficiently

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ANNUAL EXCLUSION GIFTING

Annual gifts may help transfer wealth tax-efficiently

$19,000

per person per recipient annually (indexed)

Gifts must be completed in calendar year to count for that year's gift exclusion

$38,000

Married couples: per recipient via gift-splitting

Transfers estate tax-free; removes future appreciation from estate

Cumulative effect: significant wealth transfer over time

Direct gifts to Medical/Education are excluded from Annual Gift Exclusion

529 Plan contributions are included in Annual Gift Exclusion

529 PLAN CONTRIBUTIONS

High-income years are ideal for funding education savings with tax benefits



Use annual exclusion (**$19,000** single / **$38,000** married) per child



State tax deductions in many states for contributions (**$5,000/$10,000** max limit in Alabama)



Tax-free growth for qualified education expenses

529-TO-ROTH CONVERSIONS

New SECURE Act 2.0 rules allow converting education savings to retirement savings

SECURE Act 2.0: after 15 years, roll 529 balances to Roth IRA



Convert education savings to retirement savings tax-free

Subject to annual Roth contribution limits

Lifetime limit across all rollovers

Excellent for unused 529 balances or over-funded accounts

TRUMP ACCOUNTS

A new type of savings account for minors

New IRA-style accounts for minors.

$1,000

Children born 2025–2028 may receive a $1,000 federal contribution.

$5,000 / $2,500

Annual contributions are limited to **$5,000** per account, with qualifying employer contributions capped at **$2,500** per employee.

Accounts grow tax-deferred, and withdrawals/conversions follow traditional IRA rules after age 18.

INVESTMENT ACCOUNT COMPARISON

Four strategies for saving and investing for a child, with different tax treatment, flexibility, and control.

Feature	UTMA	529 Plan	Trump Account	Non-Qualified Brokerage
Primary Purpose	General savings for child	Education expenses	Long-term wealth/retirement	Flexible savings for child
Legal Owner	Child	Account owner (typically parent)	Child	Parent or account owner
Who Controls Funds?	Custodian until age of majority, then child	Parent indefinitely	Custodian until 18, then child	Parent indefinitely
Tax on Growth	Taxable annually as realized	Tax-free if used for education	Tax-deferred	Taxable annually as realized
Tax on Withdrawals	Capital gains taxes may apply	Tax-free for qualified expenses	Generally ordinary income	Capital gains taxes may apply
Withdrawal Flexibility	Any use benefiting child	Primarily qualified education	Generally inaccessible before 18	Completely flexible
Best Use	Estate Planning: Irrevocable gift to child	College and education	Retirement savings	Flexible uses, maximum parental control

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2026 Tax Law Changes

Planning for upcoming sunset provisions

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2026 TAX LAW CHANGES

Key changes that you need to be aware of in 2026

Estate tax exclusion

$15/$30 million

Senior Deduction

$6,000

(age 65+), sunsets in 2028

Phaseout: $150,000-$250,000 (MFJ) / $75,000-$175,000 (S)

SALT Deduction Limit

$40,400

Temporary expansion of deduction limits for state & local tax; Reverts to $10,000 in 2030

Phaseout: $505,000-$606,333 (MFJ/S) brings cap back to $10,000.

Opportunity Zones

2026

Gains previously deferred through Opportunity Zone investments may be recognized in 2026.

Ask the fund manager for a 12/31 FMV estimate and estimate the tax owed.

Itemized Deduction Limitation

35%

The OBBBA caps the tax benefit of itemized deductions at 35% for those in the 37% bracket ($768,700 MFJ / $640,600 S).

Child Tax Credit

$2,200

per child; refundable $1,700

Phaseout: Begins at $400,000 (MFJ) / $200,000 (S)

Auto Loan Interest Deduction

$10,000

New deduction up to $10,000; Sunset Date: 2028

Phaseout: $200,000-$250,000 (MFJ) / $100,000-$150,000 (S)

Final Thoughts

Reviewing Major Planning Considerations

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FINAL THOUGHTS

Integrated planning optimizes both taxes and wealth over your lifetime

Your income level fundamentally determines which strategies make sense

Tax and wealth decisions must be coordinated

Year-end planning works best when all elements are evaluated together

Multi-year thinking beats single-year tax minimization

Integration between CPA and wealth advisor is essential

NEXT STEPS

Work with your advisors to implement strategies tailored to your situation

1. Complete your year-end tax projection
2. Identify your income bracket and review planning opportunities
3. Schedule meetings with your CPA and financial advisor
4. Discuss both short-term and long-term implications
5. Determine strategies to implement prior to year end

KEY DATES TO REMEMBER

Important dates for you to be aware of



Late November

- Process stock gift transfer and QCDs
- Complete 529 plan contributions

December 31

- Roth conversions
- QCDs and other charitable giving
- RMDs
- 529 plan contributions
- Annual exclusion gifts
- Tax-loss harvesting or gain harvesting
- Income and expenses realized

January 15th

- Fourth quarter estimated payments due

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Questions?

We're here to help you make the best decisions

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