ALTAIR

2026 End of Year Checklist

WEALTH GUIDANCE FOR LIFE

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2026 Year-End Financial Planning Checklist

Review the topics below with your Altair engagement team and outside tax or legal advisers, as applicable.

Completed	Recommendation	Responsible Party	Target Date
Legislative Updates			
☐	Review Impact of One Big Beautiful Bill Act	Altair to Advise	December 31st
☐	Claim and Review Trump Accounts	Client	Ongoing
☐	Review State Tax Developments Following the 2026 Midterm Elections	Accountant/Altair to Advise	Ongoing
☐	Discuss Current Interest Rates and Evaluate Planning Opportunities	Altair to Advise	Ongoing
Retirement Planning / Employee Benefits			
☐	Maximize Retirement Plan Contributions *(Pre-Tax/Post-Tax/Catch-Up Contributions)*	Client	December 31st
☐	Review SECURE Act 2.0 Catch-Up Contribution Rules	Client	December 31st
☐	Consider In-Service Roth Conversions	Client / Altair / Accountant	December 31st
☐	Rebalance Your 401(k)	Altair to Advise	December 31st
☐	Take Required Minimum Distributions (RMDs)	Altair to Coordinate	December 31st
☐	Review Inherited IRA RMD Requirements	Altair to Coordinate	December 31st
☐	Make Deferred Compensation Elections	Client / Altair	December 31st, subject to employer deadline
☐	Utilize FSA Money *(Use it or Lose it)*	Client	December 31st, plus grace period if applicable
☐	Maximize HSA Contributions	Client	Tax Filing Deadline
☐	Maximize Year-End Healthcare Benefits	Client	December 31st
☐	Review Group Benefit Elections & Make Updates for Coming Year	Client	Open Enrollment
Gifting / Education Planning			
☐	Complete Annual Exclusion Gifts *($19,000/$38,000)*	Client / Altair	December 31st
☐	Fund 529 Plans + Reimburse Applicable Expenses	Client / Altair	December 31st
☐	Rollover 529 Funds to Roth IRA	Client / Altair	December 31st
☐	Trump Account Contributions *($5,000)*	Client	December 31st

Estate Planning			
☐	Review of the Estate Tax Exemption and Wealth-Transfer Strategies	Altair / Attorney	Ongoing
☐	Execute Crummey Notices	Trustee	Ongoing
☐	Review Estate Plan & Fiduciary/Beneficiary Designations	Client	Ongoing
Income Tax Planning			
☐	Consider Roth IRA Conversion	Client / Altair / Accountant	December 31st
☐	Analyze Taxable Accounts for Tax-Loss Harvesting Opportunities	Altair	December 31st
☐	Review Current Year Income, Deductions, Gains / Losses	Client / Accountant	December 31st
☐	Adjust Tax Withholding	Client / Accountant	December 31st
☐	Make Charitable Donations/Consider Bunching Itemized Deductions	Client / Altair	December 31st
☐	Review AGI for SALT Deduction	Client / Accountant	December 31st
☐	Consider Making a Qualified Charitable Distribution (QCD) from your IRA	Client / Altair	December 31st
Other			
☐	Enroll in New Health Insurance Plan Through Healthcare.gov	Client	December 15th for January 1st coverage; January 15th final deadline
☐	Complete Medicare Open Enrollment	Client	December 7th
☐	Request Your Credit Reports	Client	Ongoing
☐	Consider Freezing Your Credit	Client	Ongoing
☐	Consider Updating Passwords & Security Questions	Client	Ongoing

Important Milestones		
☐	Age 18 / 21	Age of majority – varies depending on state; Age of termination for UTMA/UGMA accounts
☐	Age 26	Adult child may lose parents' health insurance coverage and other benefits under the Affordable Care Act
☐	Age 50	Eligible to make catch-up contributions to some retirement accounts (e.g., IRA, 401(k), 403(b), 457)
☐	Age 55	Eligible to make catch-up contributions to HSA; Certain employer-plan withdrawals may qualify for the age-55 penalty exception
☐	Age 59 ½	Eligible to withdraw from IRA account without 10% early distribution penalty
☐	Age 60-63	Eligible to make increased catch-up contributions to certain retirement accounts (e.g., 401(k), 403(b), 457)

Important Milestones *continued*		
☐	Age 62-70	Social Security retirement benefits may begin as early as age 62; no additional delayed retirement credits accrue after age 70
☐	Three Months before Age 65	Start of Initial Enrollment Period for Medicare
☐	Age 65	Eligible for coverage and enrollment in Medicare; Eligible for non-medical withdrawals from HSA without penalty
☐	Age 70 ½	Eligible to make Qualified Charitable Distributions
☐	Age 73	Applicable RMD beginning age for individuals born from 1951 through 1959
☐	Age 75	Applicable RMD beginning age for individuals born in 1960 or later
Key Upcoming Dates		
☐	1/15/2027	4th Quarter 2026 Estimated Tax Payment Due

This information provided is not written or intended as specific tax or legal advice. Altair employees are not authorized to give tax advice or legal advice. Individuals are encouraged to seek advice from their own tax or legal counsel. Individuals involved in the estate planning process should work with an estate planning team, including their own personal legal or tax counsel. While we believe this information is accurate as of the date we compiled it, Altair Advisers cannot guarantee the accuracy of all information presented.

Federal Estate Tax & Gift Tax	2026	2027
Combined Federal Estate and Gift Tax Exemption	$15,000,000 Per Person	$15,480,000 Per Person
Federal Estate Tax Rate	40% Top Marginal Rate	40% Top Marginal Rate
Annual Gift Exemption	$19,000 Per Person	$20,000 Per Person
Individual Retirement Accounts	**2026**	**2027**
Individual IRA (Roth, Traditional)	$7,500	$7,500
Catch-Up Contribution (Age 50+)	*$1,100*	*$1,100*
Annual Qualified Plan Limits	**2026**	**2027**
Maximum Compensation Used to Determine Contribution	$360,000	$375,000
Deferral Limits for Plans		
401k / 403b / 457	$24,500	$25,500
Catch-Up Contribution (Age 50-59 and 64+)	*$8,000*	*$8,500*
Super Catch-Up Contribution (Age 60-63)	*$11,250*	*$11,750*
Mandatory Roth Catch-Up Income Threshold in Prior Year	*$150,000*	*$155,000*
SIMPLE[2]	$17,000	$17,500
Catch-Up Contribution (Age 50-59 and 64+)	*$4,000*	*$4,000*
Super Catch-Up Contribution (Age 60-63)	*$5,250*	*$5,250*
SEP IRA	$72,000[1]	$75,000[1]
Maximum Annual Addition for Defined Contribution Plan[3]	$72,000	$75,000
Maximum Annual Benefit for Defined Benefit Plan[3]	$290,000	$300,000
Federal Tax Rates	**2026**	**2027**
Maximum Individual Income Tax Rate	37.0%	37.0%
Maximum Rate for Qualified Capital Gains & Dividends	20.0%	20.0%
Standard Deduction – MFJ[4]	$32,200	$33,200
Standard Deduction - Single/MFS[4]	$16,100	$16,600
Standard Deduction - Head of Household[4]	$24,150	$24,925
Other	**2026**	**2027**
Health Care FSA Contributions (pre-tax limit)	$3,400	$3,500
Dependent Care FSA Contributions (pre-tax limit)	$7,500	$7,500
HSA Contributions (Individual/Family)	$4,400/$8,750	$4,500/$9,000
Catch-Up Contribution (Age 55+)	*$1,000*	*$1,000*

[1]Contributions cannot exceed the lesser of 25% of employees' compensation or $72,000 for 2026 ($75,000 for 2027)
[2]Under SECURE 2.0, eligible smaller-employer SIMPLE IRA plans permit employee contributions of up to $18,100 in 2026, plus catch-up contributions of $3,850 for participants ages 50–59 and 64+, or $5,250 for participants ages 60–63. For 2027, these limits increase to $19,100, $3,850, and $5,250, respectively.
[3]Not including catch-up contributions
[4]Additional standard deduction and bonus deduction may apply for those ages 65+ (bonus deduction is subject to AGI thresholds)

Legislative Updates

1. **Review Impact of One Big Beautiful Bill Act:** With 2026 representing the first full year under many provisions of the One Big Beautiful Bill Act (OBBBA), review how the changes affected your individual tax and financial planning. Consider the impact of provisions related to the revised limitation on itemized deductions for taxpayers in the 37% bracket, the charitable giving floor, the temporary increase in the state and local tax deduction, retirement planning, and other areas relevant to your circumstances, as detailed within this checklist. Discuss the impact with your Altair team and tax adviser and determine whether further adjustments to your planning strategies are appropriate for 2027 and beyond.

2. **Claim and Review Trump Accounts:** Every eligible U.S. child with a Social Security number who has not yet reached the year in which they turn age 18 now has a Trump Account automatically opened on their behalf, unless an account was previously established. Parents or guardians should claim the account and verify their identity to assume control, even if they do not plan to contribute. Children born January 1, 2025 through December 31, 2028 may also qualify for a one-time $1,000 federal contribution, which must be elected. Once the account is claimed, consider whether additional contributions align with your broader education, gifting and savings strategy, and retain annual Form 5498-TA information provided by the custodian for applicable contribution and basis records.

3. **Review State Tax Developments Following the 2026 Midterm Elections:** The November 3, 2026 midterm elections resulted in several significant state tax developments, including Colorado's adoption of graduated income tax rates of up to 8.4%, California's decision to make higher income tax rates on top earners permanent, and Florida's approval of Amendment 3, which increases the homestead exemption for non-school property taxes and lowers the assessment-growth cap for non-homestead property beginning in 2027. Changes in state-government control in several states, including Michigan, Minnesota, Nevada, Pennsylvania and Wisconsin, may also shape tax proposals in 2027. Review enacted changes and monitor future legislation in states relevant to your financial and estate planning with your Altair team and tax adviser, recognizing that election outcomes alone do not change your tax liability.

4. **Discuss Current Interest Rates and Evaluate Planning Opportunities:** Interest rates moved higher in 2026, with the Federal Reserve raising its benchmark rate in September and longer-term bond rates also rising. Higher rates may enhance certain estate planning strategies, including Qualified Personal Residence Trusts (QPRTs) and Charitable Remainder Annuity Trusts (CRATs), while raising the performance hurdle for strategies such as Grantor Retained Annuity Trusts (GRATs). Review cash yields, upcoming debt maturities, and high-interest or variable-rate borrowing, and consider whether repayment, refinancing or wealth-transfer strategies are appropriate based on current terms. Consult with your Altair team and tax and legal advisers before implementing these strategies.

Retirement Planning / Employee Benefits

5. **Maximize Employer Retirement Plan Contributions:** Review your year-to-date contributions and consider maximizing available retirement plan savings before year-end. For 2026, the employee deferral limit is $24,500, plus an $8,000 catch-up contribution for participants ages 50–59 and 64+, for a total of $32,500. Participants ages 60–63 may make an enhanced $11,250 catch-up contribution, for a total of $35,750. The combined employee and employer contribution limit is $72,000, excluding eligible catch-up contributions, which may increase total contributions to $80,000, or $83,250 for participants ages 60–63. Certain plans may also permit after-tax contributions, creating additional savings opportunities. SEP IRA and Traditional or Roth IRA contributions may generally be made through the applicable tax-filing deadline.

6. **Review the SECURE Act 2.0 Catch-Up Rules:** Beginning in 2026, eligible participants age 50 or older with prior-year FICA wages above $150,000 ($155,000 in 2027) generally must make catch-up contributions to a 401(k), 403(b), or governmental 457(b) plan on a Roth (after-tax) basis. This requirement applies only to catch-up contributions; regular contributions may still be made pre-tax. Review your contribution elections and payroll settings with your employer's benefits team and coordinate with your Altair team to assess the impact on your broader tax and retirement planning.

7. **Consider In-Service Roth Conversions:** An in-service Roth conversion within your employer-sponsored 401(k) can be an impactful strategy, enabling you to convert pre-tax funds into a designated Roth account within the same plan. Although the conversion triggers taxable income, future qualified withdrawals are entirely tax-free. There are no income restrictions for in-plan Roth conversions, and the 10% early withdrawal penalty does not apply since the assets remain in the plan. Before proceeding, confirm that your employer's 401(k) allows in-plan conversions and consult with your tax adviser to fully understand the implications.

8. **Rebalance 401(k):** Periodically rebalancing your 401(k), or other employer retirement accounts, ensures your account is in line with your target asset allocation.

9. **Take Required Minimum Distributions (RMDs):** Individuals subject to required minimum distributions (RMDs) must take their distribution by December 31 to avoid a substantial 25% penalty. Those turning 73 in 2026 may defer their first RMD until April 1, 2027; however, doing so does not eliminate the obligation to take the 2027 RMD by December 31 of that same year. Each distribution is taxed as ordinary income in the year it is received. If you hold multiple IRA accounts, you may satisfy your RMD from a single account, provided the amount is calculated based on the aggregate balance of all IRAs. It is important to note that once an RMD is taken, it cannot be reversed and will remain taxable. Roth IRAs are exempt from RMD requirements, except in the case of inherited accounts.

10. **Review Inherited IRA Distribution Requirements:** Confirm whether annual distributions are required from inherited retirement accounts and whether the account must be fully distributed by the end of the applicable 10-year period. Requirements vary based on the beneficiary, the original owner's date of death and whether the owner had reached the required beginning date.

Retirement Planning / Employee Benefits *Continued*

11. **Make Deferred Compensation Elections:** If applicable, complete your 2027 non-qualified deferred compensation election by your employer's deadline, which may be earlier than December 31. Income deferral can be a powerful strategy, enabling your assets to grow through compounding without the drag of annual taxation. As with any investment decision, it is essential to balance the advantages of deferral against your liquidity needs, time horizon, and lifestyle considerations. In addition, you will need to make a distribution election. Keep in mind that selecting a payout period of 10 years or longer may offer certain state tax benefits, making this an important factor in your planning.

12. **Utilize FSA Money:** Review your Flexible Spending Account (FSA) balance and plan provisions before year-end to avoid forfeiting unused funds. While many plans require funds to be used by December 31, some offer a limited carryover or grace period. Health Care FSA funds may be used for eligible out-of-pocket healthcare expenses, including deductibles, copays, dental and vision care, prescriptions, and certain over-the-counter items. For 2026, the Health Care FSA contribution limit is $3,400, increasing to $3,500 in 2027, while the Dependent Care FSA limit remains $7,500. The monthly commuter-benefit limit is increasing from $340 in 2026 to $350 in 2027. As the year draws to a close, it's also an ideal time to review your plan's use-it-or-lose-it, carryover and grace-period provisions, submit eligible expenses, and adjust your 2027 election based on expected needs.

13. **Maximize HSA Contributions:** If covered by an HSA-eligible high-deductible health plan, consider maximizing contributions to your Health Savings Account (HSA) to take advantage of its unique triple-tax benefit: contributions may be made on a pretax or tax-deductible basis, investment earnings grow tax-free, and withdrawals for qualified medical expenses are tax-free. HSA balances carry forward indefinitely and may be invested, making them a valuable tool for both current healthcare expenses and longer-term retirement planning. For 2026, the contribution limit is $4,400 for self-only coverage and $8,750 for family coverage, plus a $1,000 catch-up contribution for individuals age 55 or older. Review your year-to-date contributions, including employer contributions, and consider maximizing any remaining contribution opportunity before the applicable tax-filing deadline.

14. **Maximize Year-End Health Benefits:** If you've already met your healthcare deductible and out-of-pocket maximum for the year, now may be an ideal time to schedule any medical procedures you've been postponing. Once your deductible is satisfied, your insurance provider covers a greater share of costs, making treatments significantly more affordable. Keep in mind that most health plans reset deductibles to zero on January 1, so acting before year-end can help you maximize your benefits.

15. **Review Group Benefit Elections & Make Updates for the Coming Year:** Open enrollment is underway at many employers. Please take time to review your employee benefit elections (group health, dental, life, disability, FSA, HSA) to ensure you have selected the right plan with the right coverage amount and a deductible that you are comfortable paying.

Gifting / Education Planning

16. **Complete Annual Exclusion Gifts:** In 2026, you may gift up to $19,000 per individual, or $38,000 per couple, without incurring gift tax. This annual exclusion offers an effective way to transfer wealth while reducing your taxable estate. Keep in mind that contributions to 529 college savings plans qualify as gifts, as do contributions to Trump accounts and payments to an irrevocable life insurance trust for premium funding. However, certain direct payments, such as medical expenses paid directly to a healthcare provider and tuition paid directly to an educational institution do not count toward your annual gifting limit.

17. **529 Plan Funding and Withdrawals:** If you plan to contribute to a 529 account this year, complete the contribution by December 31 to use the 2026 annual gift-tax exclusion and potentially qualify for a state tax deduction or credit, if available under applicable state law. It is important to note that contributions to 529 plans are considered gifts, whereas payments made directly to an educational institution for tuition are not treated as gifts and carry no contribution limits. If you intend to pay college expenses directly and later reimburse yourself from a 529 plan, be sure to complete the reimbursement within the same calendar year in which the expenses were incurred. In addition to annual contributions, taxpayers may elect to “superfund” a 529 plan, allowing individuals to contribute up to $95,000 ($190,000 from a couple) per beneficiary, five years of annual gift-tax exclusions, without incurring gift tax or using any lifetime exemption.

18. **Consider Rolling Unused 529 Assets to a Roth IRA:** If a beneficiary has unused 529 plan assets, consider whether a tax- and penalty-free rollover to a Roth IRA owned by the beneficiary may be appropriate. Under SECURE 2.0, up to $35,000 per beneficiary over their lifetime may be rolled over, provided the 529 account has been maintained for at least 15 years. Annual rollovers are subject to the beneficiary’s applicable Roth IRA contribution limit, which is $7,500 for 2026, reduced by any other IRA contributions made for the year, and the beneficiary must have sufficient earned income. Contributions made to the 529 within the preceding five years, along with related earnings, are not eligible for rollover.

19. **Trump Account Contributions:** If you plan to contribute to a child’s Trump Account, consider completing contributions before year-end as part of your broader gifting and savings strategy. For 2026, individuals and employers may generally contribute up to an aggregate $5,000 per child, with employer contributions limited to $2,500 and counting toward the $5,000 annual limit. Certain governmental entities and charitable organizations may also make qualified general contributions, which are subject to separate rules. Before contributing, review any government, employer or charitable contributions already received and consider how additional Trump Account funding fits within your broader education, gifting and savings strategy.

Estate Planning

20. **Review the Estate Tax Exemption and Wealth Transfer Strategies:** The federal estate and gift tax exemption is $15 million per individual in 2026 ($30 million for married couples) and increases to $15.48 million per individual in 2027 ($30.96 million for married couples). While the One Big Beautiful Bill Act made the higher exemption permanent and indexed for inflation, continued monitoring and thoughtful wealth-transfer planning remain important. When evaluating long-term estate planning strategies, it is important to balance the benefits of gifting assets during life with the advantages of retaining them until death. We recommend consulting with your Altair engagement team to evaluate options and ensure your estate plan continues to align with your long-term objectives.

21. **Execute Crummey Notices:** Confirm with your estate planning attorney or trustees that beneficiaries are being provided with written notice (Crummey Notice) of their withdrawal power each year a gift is made to an irrevocable life insurance trust or other trust that contains Crummey powers. It is important to store these notices in the event the IRS challenges past gifting. Failure to provide this documentation could compromise the tax status of assets held in the trust.

22. **Review Estate Plan & Fiduciary/Beneficiary Designations:** The end of the year is a good time to review your overall estate plan and fiduciary designations to make sure they are still in line with your wishes. Additionally, you should verify/update your beneficiary designations on your retirement accounts and life insurance policies.

Income Tax Planning

23. **Consider Roth IRA Conversion:** Currently anyone, regardless of income, is eligible to convert a traditional IRA to a Roth IRA. The Roth IRA carries significant income tax advantages for both you and your beneficiaries. Roth conversions cannot be reversed. Please consult with your accountant to discuss potential taxes that could be owed on a Roth conversion and consult Altair to determine whether a Roth conversion makes sense for you.

24. **Analyze Taxable Accounts for Tax-Loss Harvesting Opportunities:** Even in years with strong stock market returns, it makes sense to review your portfolio to see if there may be opportunities in your portfolio to sell a position and realize a tax loss. These losses can be used to offset capital gains and up to $3,000 of ordinary income each year. Additional losses can be carried forward to future tax years. When using this strategy, make sure you do not violate the “wash sale” tax rules. Your Altair engagement team can advise you on whether it makes sense to execute this strategy now.

25. **Review Current Year Income, Deductions, Gains and Losses:** Typically, it makes sense to accelerate deductions into the current year and defer income into a future year when possible. Compare your expected 2026 and 2027 income and tax brackets and consider the effect of year-end bonuses, business income, Roth conversions, option exercises and other transactions on adjusted gross income. Consult with your tax adviser before implementing any changes.

Income Tax Planning *Continued*

26. **Adjust Tax Withholding:** Review your W-4 and update your withholding if necessary.

27. **Make Charitable Donations/Consider Bunching Itemized Deductions:** Complete charitable contributions by December 31 to qualify for a potential 2026 tax deduction. Beginning in 2026, taxpayers who itemize may deduct qualifying charitable contributions only to the extent they exceed 0.5% of adjusted gross income (AGI). For example, a taxpayer with an AGI of $500,000 will have a floor of $2,500, meaning gifts must exceed this amount to qualify for a deduction. Additionally, taxpayers in the 37% bracket will see their itemized deductions capped at a 35% benefit. The existing deduction limits generally remain 60% of AGI for qualifying cash contributions to public charities and 30% of AGI for appreciated long-term capital gain property contributed to public charities, subject to applicable limitations and carryforward rules. Consider bunching multiple years of charitable contributions into a single year, which may help maximize the tax benefit of itemizing. Taxpayers who do not itemize may now deduct up to $1,000 ($2,000 for MFJ) of qualifying cash contributions made directly to eligible public charities; contributions to Donor Advised Funds do not qualify for this non-itemized deduction.

28. **Review AGI for Potential SALT Deduction Increase:** The OBBBA introduces substantial revisions to state and local tax (SALT) deductions, retroactively affecting individual and joint filers. In 2026, taxpayers may deduct up to $40,400 in state and local taxes, including state income, property, sales, and certain excise taxes. However, this benefit is subject to a phaseout for higher-income taxpayers. Taxpayers whose modified AGI is over $505,000 in 2026 will see a 30% decrease in the deduction for every dollar above $505,000, up to $606,300, at which point the deduction is capped at $10,000. To maximize the potential benefit, taxpayers should review their modified AGI and consider strategies to accelerate or defer income where appropriate. We recommend consulting with your Altair engagement team and your tax adviser to evaluate the most effective approach for your circumstances.

29. **Consider Making a Qualified Charitable Distribution (QCD) from your IRA:** Charitably inclined IRA owners aged 70 ½ or older should consider whether a Qualified Charitable Distribution (QCD) makes sense. A QCD is a non-taxable distribution from your IRA directly to a qualified charity, which typically counts towards your RMD. When making a QCD election, the amount you distribute will not be included in your taxable income. The total of all QCDs is limited to $111,000 per person ($222,000 per couple) in 2026 (increasing to $114,000 per person in 2027) and you cannot make the distribution from SEP or SIMPLE plans if an employer contribution is made for that year. A QCD cannot be made to a Donor Advised Fund.

Other

30. **Enroll in New Health Insurance Plan Through Healthcare.gov:** The 2027 open enrollment period for marketplace health insurance plans runs from November 1, 2026 to January 15, 2027. If you fail to act by the end of that period, you will not be able to get 2027 coverage unless you qualify for a special enrollment period. To have coverage start on January 1, you must enroll by December 15. If you enroll by the final deadline of January 15, 2027, your coverage will begin on February 1, 2027.

Other *Continued*

31. **Complete Medicare Open Enrollment:** If you're on Medicare, you have from October 15th until December 7th to decide whether to keep your current coverage or make changes that will take effect January 1st, 2027. Covered individuals can pick a new Medicare Part D drug plan, a new Medicare Advantage plan or switch from original Medicare into a Medicare Advantage plan. Medicare Supplement Insurance, or Medigap, is not part of this annual Open Enrollment period. If you are considering moving from Medicare Advantage to Original Medicare and purchasing Medigap coverage, confirm your eligibility and potential underwriting requirements before changing plans.

32. **Review Your Credit Reports:** Periodically review your credit reports from Equifax, Experian, and TransUnion for errors, unauthorized accounts, or other signs of identity theft. While federal law guarantees one free report from each bureau every 12 months, the three major credit bureaus permanently expanded their program in 2023 to provide free weekly access through AnnualCreditReport.com. Consider staggering your reviews throughout the year and using a credit monitoring service for additional protection, if appropriate. To request, go to AnnualCreditReport.com or call 877-322-8228.

33. **Consider Freezing Your Credit:** A credit freeze can provide an additional layer of protection against identity theft by restricting access to your credit file and making it more difficult for someone to open new accounts in your name. Consider placing a free credit freeze with Equifax, Experian, and TransUnion, particularly if you have experienced a data breach or want additional proactive protection. Freezes can be temporarily lifted when you need to apply for new credit.

34. **Review Cybersecurity, Digital Assets and Emergency Access:** Review the security and accessibility of your important digital accounts. Use strong, unique passwords stored in a reputable password manager, enable multifactor authentication where available, and periodically review security questions, recovery methods and trusted or legacy contacts. Maintain a current inventory of important digital assets and identify where family members or fiduciaries can securely locate access instructions if you become incapacitated or pass away. Avoid storing passwords, passcodes or recovery phrases in an unsecured location.

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