

HFG TRUST



TAX ESTIMATING MEETING

How to Prepare

What to Bring to Your Tax Estimating Meeting

To make the most of your tax estimating meeting, please bring the following documents and details. Having this information on hand will help us provide a more accurate estimate and uncover potential planning opportunities tailored to your financial goals.

1. Income Information

- ☐ Most recent pay stubs
- ☐ Year-to-date income summary (for self-employed or variable income)
- ☐ Social Security statements (if applicable)
- ☐ Pension or annuity income details
- ☐ Rental income summaries
- ☐ Recent brokerage account statements (showing dividends, interest, and realized gains/losses)
- ☐ K-1s from partnerships or S-corps (if applicable)

2. Prior-Year Tax Return

- ☐ A copy of your most recent federal and state tax return (all pages)
- ☐ Any supporting documents used to prepare that tax return

3. Deduction & Credit Information

- ☐ Charitable contribution summaries (cash and non-cash)
- ☐ Property tax statements
- ☐ Mortgage interest statement (Form 1098)
- ☐ Medical expenses
- ☐ Education expenses (tuition, 529 distributions)
- ☐ Childcare expenses

4. Retirement Contributions & Distributions

- ☐ Records of IRA contributions or Roth conversions
- ☐ Year-to-date 401(k) or 403(b) contribution summary
- ☐ Required Minimum Distributions (RMD), if applicable

5. Health Insurance

- ☐ Health insurance coverage details (including marketplace coverage and subsidies, if applicable)
- ☐ HSA contributions and /distributions

6. Estimated Tax Payments

- ☐ Dates and amounts of quarterly estimated tax payments made this year

7. Other Relevant Info

- ☐ Major life changes (marriage, divorce, new dependents, relocation)
- ☐ Large upcoming financial transactions (stock sales, real estate, business income)
- ☐ Business income and expenses (for self-employed individuals)
- ☐ Unusual one-time income events



Why It Matters

Coming prepared helps us:

- Estimate your tax liability or refund
- Identify planning opportunities, like Roth conversions or charitable strategies)
- Avoid surprises during tax season

Not sure what applies?

That's okay, just bring what you can. We'll walk through everything and help you fill in the gaps.

