

NIKE EMPLOYEE PLANNING SERIES · 2026 EDITION

The Year-End Planning Checklist

10 decisions to review before December 31

A successful career can create financial decisions that reach well beyond a paycheck. Retirement contributions, equity compensation, company stock, charitable intentions, and family priorities each deserve attention. Their effects often overlap.

Year-end provides an opportunity to bring those decisions together. Before making a transaction simply because the calendar is closing, consider what has changed, which deadlines apply, and how each choice supports your broader plan.

START WITH THE TAX PICTURE Review expected household income, realized investment gains and losses, equity compensation, and taxes already paid before evaluating individual strategies.

CONFIRM THE DEADLINES Payroll elections, benefit decisions, charitable transfers, and account transactions may have different processing requirements. Begin early enough to confirm what can be completed.

CONNECT THE DECISIONS A stock sale, Roth conversion, or charitable gift can affect other parts of your financial life. Evaluate the combined result before acting.

Ten Decisions to Review

☐ 01 Review capital gains and tax-loss harvesting

Begin with gains and losses already realized during the year, then review taxable investments for positions that no longer fit your plan. Selling an investment at a loss may provide a tax benefit, but the replacement investment and your long-term allocation also matter.

Before selling, review purchases of substantially identical securities during the 30 days before and after the sale. Coordinate activity across relevant accounts, including automatic purchases and retirement accounts, to evaluate potential wash sales. [1]

Nike planning question: *Could company-stock purchases, award activity, or dividend reinvestments overlap with a proposed loss-harvesting transaction?*

☐ 02 Review your 401(k) contribution elections

Compare year-to-date contributions with your intended savings level and the remaining payroll schedule. Review pre-tax and Roth elections, any available non-Roth after-tax contributions, and applicable employer-match provisions using current plan materials.

Confirm how election changes affect remaining paychecks and whether your household has sufficient cash flow to support them.

Nike planning question: *Do your contribution elections reflect your household's tax strategy, or have they simply continued from a prior year?*

☐ 03 Evaluate whether a Roth conversion fits

A Roth conversion deserves a tax projection before a transaction request. Compare the current tax cost with your expected future circumstances, available cash to pay taxes, and intended use of the account.

The taxable portion of a conversion generally increases income for the conversion year. A completed conversion cannot be reversed through recharacterization, making the amount and timing consequential. [2, 3]

Nike planning question: *After accounting for wages, bonuses, stock awards, and stock-option exercises, does this year present a reasonable opportunity to recognize additional income?*

☐ 04 Review equity compensation and company-stock exposure

Gather current award statements, vesting schedules, stock-option expiration dates, and company-stock holdings. Review vested shares separately from unvested awards and stock options from equity compensation.

Consider how your investments, future compensation, and career income depend on the same employer. Confirm applicable trading restrictions before planning a transaction.

Nike planning question: *If the value of your Nike holdings were available in cash today, how much would you intentionally allocate to Nike stock?*

☐ 05 Reconcile withholding and estimated taxes

Review household income alongside federal and state taxes already withheld or paid. Include compensation changes, investment income, stock transactions, and any planned Roth conversion.

Taxes generally must be paid as income is earned or received. A review with your tax advisor can help determine whether additional withholding or estimated payments are appropriate and when they should occur. [4]

Nike planning question: *Have you confirmed whether withholding associated with equity compensation is sufficient for your household's projected liability?*

Continue Your Year-End Review

☐ 06 Coordinate charitable giving with your financial plan

Clarify which organizations you intend to support, how much you want to give, and which assets to consider. Ask your tax advisor to compare cash gifts with potential gifts of appreciated securities, taking account of eligibility, holding periods, deduction limitations, and documentation.

Confirm the receiving organization's transfer instructions and processing schedule before initiating a gift.

Nike planning question: *Could your charitable intentions and company-stock diversification be evaluated together?*

☐ 07 Confirm required and inherited-account distributions

If you own retirement accounts or have inherited one, determine whether a distribution is required this year. Confirm the amount, applicable deadline, and distributions already completed.

Inherited-account requirements depend on the account and beneficiary circumstances. Some beneficiaries may need annual distributions as well as full distribution within an applicable period. Do not assume that one account's withdrawal satisfies another account's requirement. [5]

Nike planning question: *Have you reviewed accounts outside your current employer plan, including inherited accounts and former-employer plans?*

☐ 08 Revisit health coverage and employee benefits

Review your current benefit elections against anticipated healthcare needs, family changes, and available coverage elsewhere in the household.

Where applicable, confirm health savings account eligibility and contributions, flexible spending account claim and spending rules, and insurance elections. Use current benefit materials to verify enrollment dates and account-specific requirements.

Nike planning question: *Are your elections based on your household's current needs, or on assumptions from last year?*

☐ 09 Review beneficiaries, estate documents, and family gifts

Check beneficiary and contingent-beneficiary designations across retirement accounts and insurance policies. Review whether your will, trust, powers of attorney, and healthcare directives still reflect your intentions.

If you are considering family gifts, discuss ownership, timing, documentation, and potential reporting requirements with your legal and tax advisors.

Nike planning question: *Do your estate documents and beneficiary designations work together, particularly after a marriage, divorce, birth, death, or other family change?*

☐ 10 Set next year's cash-flow and investment priorities

Identify upcoming spending, tax payments, major purchases, education expenses, and potential retirement or employment transitions. Review the cash reserve and investment allocation needed to support those priorities.

Establish a process for handling future equity compensation so that each vesting event or exercise decision fits an existing plan.

Nike planning question: *What would you like next year's compensation and investments to make possible for you and your family?*

Put the Decisions in Order

Begin with an updated household picture: income, taxes, investments, benefits, and upcoming spending. Then identify decisions with firm deadlines, obtain the necessary projections, and confirm processing requirements before submitting instructions.

Not every item requires a transaction. A review may confirm that your current approach remains appropriate.

Planning principle: A year-end decision should make sense within your financial life long after the calendar changes.

QUESTIONS TO RESOLVE BEFORE YOU ACT

WHAT HAS CHANGED? Identify changes in compensation, employment, family circumstances, spending, and retirement timing.

WHICH DEADLINE ACTUALLY APPLIES? Distinguish calendar-year requirements from payroll, enrollment, custodian, and tax-filing deadlines.

WHAT NEEDS TO BE EVALUATED TOGETHER? Coordinate investment sales, equity compensation, charitable giving, retirement contributions, and conversions within the same tax projection.

WHO WILL COMPLETE EACH NEXT STEP? Assign responsibility and confirm completion with the appropriate advisor, plan administrator, custodian, or receiving organization.

A Thoughtful Year-End Conversation

You do not need to arrive with every answer. Begin with the decisions that feel unresolved. A year-end planning conversation with Oswego Legacy Partners can help you review how your benefits, equity compensation, investments, and family priorities fit together.

Schedule a conversation: oswegolegacypartners.com/intake

SOURCES AND IMPORTANT INFORMATION

[1] IRS Schedule D instructions: https://www.irs.gov/instructions/i1040sd

[2] IRS Publication 590-A: https://www.irs.gov/publications/p590a

[3] IRS Form 8606 instructions: https://www.irs.gov/instructions/i8606

[4] IRS Publication 505: https://www.irs.gov/publications/p505

[5] IRS retirement plan and IRA RMD FAQs: https://www.irs.gov/retirement-plans/retirement-plan-and-ira-required-minimum-distributions-faqs

This checklist is an educational overview for 2026 and is not a statement of Nike plan provisions. Eligibility, contribution options, employer contributions, award terms, trading restrictions, and administrative deadlines must be confirmed using current plan documents, grant agreements, participant notices, and administrator instructions. Benefits and tax rules may change.

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