

# Year-End Tax Strategy Letter

Dear [Client's Name],

As we approach the end of the year, it's crucial to consider strategic tax moves that can help optimize your financial standing. Here are some recommendations:

- **Maximize Retirement Contributions:** Ensure that you're contributing the maximum allowable amount to your retirement funds.
- **Evaluate Your Investment Portfolio:** Consider tax-loss harvesting to offset gains.
- **Review Deductions:** Take advantage of itemized deductions such as charitable contributions or medical expenses.
- **Consider Tax-Deferred Accounts:** Explore options like Health Savings Accounts (HSAs) or Flexible Spending Accounts (FSAs).
- **Plan for 1099 Income:** If you're a contractor or freelancer, consider timing your billing appropriately.

We recommend scheduling a meeting to discuss these strategies in detail and to ensure that you're taking full advantage of available opportunities before the year ends.

Best regards,

[Your Name]

[Your Title]

[Your Company]

[Your Contact Information]