TWO WATERS WEALTH

SMART RETIREMENT BLUEPRINT®

TAX-CONSCIOUS PLANNING & LEGACY

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Tax & Legacy Planning Workbook

A practical place to organize records, clarify questions, and prepare for coordinated conversations.

WHAT THIS WORKBOOK HELPS YOU ORGANIZE

A clear record of the tax, health, residency, and legacy questions that may deserve attention as retirement takes shape.

PLANNING OUTCOME

See the household facts and documents that need to be easy to find.

PLANNING OUTCOME

Separate questions for your tax professional, attorney, health-care professional, and other specialists.

PLANNING OUTCOME

Arrive at a retirement conversation with priorities, not a loose stack of papers.

PLANNING OUTCOME

Capture the next records or conversations that would help you feel prepared.

RESOURCE TYPE
GUIDED WORKBOOK

EDITION
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TWO WATERS WEALTH
twowaterswealth.com

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TAX-CONSCIOUS PLANNING & LEGACY · START HERE

How to use this workbook

Work through the pages in any order. Short answers and missing-information notes are useful.

A PLANNING ORGANIZER

Use these pages to gather facts, locate records, and prepare questions. Decisions involving taxes, estate documents, health care, Medicare, residency rules, or charitable giving belong in conversations with the professionals who advise you.

Make it yours

Write what you know today. Circle or mark anything that needs confirmation. A partial answer can show where a conversation should begin.

Keep the boundary clear

This workbook helps organize questions. It is not a tax calculation, legal-document interpretation, health-care assessment, Medicare determination, or instruction to act.

A SIMPLE WAY TO WORK

- [ ] Start with the pages that feel most immediate.
- [ ] Gather only the records you can locate without pressure.
- [ ] Use the open lines to name the person or professional who can help confirm an answer.
- [ ] Bring the workbook forward when life, family, work, health, or residence changes.

What would make this workbook useful to me right now? A question, a change, or a record I want to understand.

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TAX-CONSCIOUS PLANNING & LEGACY · HOUSEHOLD CONTEXT

Priorities before paperwork

Begin with the people, values, and changes behind the records.

People who should be aware of this planning work Household members, trusted contacts, or professional contacts.

Changes that may affect our questions Work, family, health, home, residence, charitable intent, or a transition.

A helpful starting point

The goal is not to solve every item on one page. It is to name what matters, make records easier to find, and avoid leaving important questions unspoken.

What do we want our resources to support during retirement and beyond?

What feels unclear or easy to postpone?

PRIORITIES TO REVISIT

- [ ] Keeping household records organized and accessible
- [ ] Coordinating conversations across tax, legal, health-care, and other professionals
- [ ] Maintaining beneficiary and contact information
- [ ] Documenting charitable or family intentions

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TAX-CONSCIOUS PLANNING & LEGACY · RECORD MAP

Accounts and records at a glance

Use plain labels. Note where each record is kept and whether a current copy is available.

Record or account	Where it is kept	Current copy?
Employer or retirement-plan record		
Individual retirement or brokerage record		
Bank, cash, or savings record		
Tax return or tax-workpaper record		
Insurance, benefit, or health-plan record		
Estate, trust, or beneficiary record		

Records I need to locate or request

People or institutions that can help me find them

KEEP A USEFUL TRAIL

For each important record, note the date, source, account owner, and a secure place where the current copy can be found. A record map can make a professional conversation more efficient without replacing the underlying documents.

Where will my household keep this map so it can be updated?

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TAX-CONSCIOUS PLANNING & LEGACY · DISTRIBUTIONS

Questions about distributions, RMDs, and tax location

Use this page to describe the questions you want the right professional to help clarify.

Records to have nearby

Current account statements, recent tax records, distribution notices, withholding records, and any written information from an account custodian.

Questions to separate

What is a record-confirmation question? What belongs with a tax professional? What belongs with the institution holding the account?

Which accounts may have distributions or withdrawal questions that I want to understand?

What RMD or other required-distribution information should be confirmed with the account custodian or tax professional?

What do I want to ask about the tax character or location of household accounts? For example, how different account types are recorded or considered.

- [ ] I have noted who can confirm account-specific distribution information.
- [ ] I have a place to collect notices and tax records related to distributions.
- [ ] I have written the questions I do not want to answer from memory.

Roth conversion and bracket-management questions

This page is for questions and coordination, not for calculating a conversion or choosing a course of action.

KEEP THE CONVERSATION CONNECTED

A Roth conversion discussion can touch account records, current and future income, tax returns, withholding, estate documents, and household priorities. Capture the facts and questions before asking a qualified tax professional to review a specific situation.

What prompted my interest in asking about a Roth conversion or bracket management?

Which household records would a tax professional need to see before discussing alternatives?

Are there life events, business activity, property decisions, charitable plans, or other changes that should be part of that conversation?

What questions do I want answered about timing, account ownership, withholding, or documentation?

- [ ] I will keep written notes of questions and assumptions discussed with my tax professional.
- [ ] I will update this page when a material household or record change occurs.

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TAX-CONSCIOUS PLANNING & LEGACY · COORDINATION

Medicare, health care, and residency

These topics can overlap. List the records and professionals that help each question stay in its proper lane.

HEALTH & MEDICARE RECORDS

- [ ] Current health-plan materials or benefit summaries
- [ ] Contact information for health-care and Medicare professionals
- [ ] Written notices or correspondence that need a response
- [ ] A list of questions about coverage, providers, or care needs

RESIDENCY & HOUSEHOLD RECORDS

- [ ] Home, work, or travel changes that may affect residency questions
- [ ] Addresses, contact details, and current identification records
- [ ] State-specific documents or correspondence to review
- [ ] Names of tax or legal professionals familiar with the relevant states

What upcoming health-care, Medicare, work, home, or residence change may require a coordinated conversation?

Which questions belong with a Medicare specialist, health-care professional, tax professional, or attorney?

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TAX-CONSCIOUS PLANNING & LEGACY · LEGACY

Beneficiaries, charitable intent, and estate documents

Inventory the records and questions that help your household coordinate with legal and tax professionals.

Item to review	Where the current record is kept	Question or follow-up
Beneficiary designations		
Will, trust, or power-of-attorney documents		
Digital-access or contact instructions		
Charitable intentions or giving records		
Family, fiduciary, or professional contacts		

What do I want my family or trusted contacts to be able to find easily?

What charitable or family intentions do I want to describe more clearly?

COORDINATE, DO NOT ASSUME

Account beneficiary records and estate documents can serve different purposes. Use the questions on this page to prepare for a review with the attorney, tax professional, custodian, or other qualified professional who can address the relevant record.

What estate-document or beneficiary question should I raise with an attorney or account custodian?

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TAX-CONSCIOUS PLANNING & LEGACY · SYNTHESIS

Turn records into a focused conversation

Look across the workbook. The goal is a short, usable list of priorities and owners.

What feels organized

Name the records, contacts, and questions you already have in good order.

What needs a next touch

Name the missing record, unanswered question, or professional conversation that would make the biggest difference.

The most important question I want to carry forward

The record or document I most need to find, update, or confirm

The professional or institution I should contact for clarification

MY COORDINATION LIST

- [ ] Tax professional: question or record to discuss
- [ ] Attorney or estate-planning professional: question or document to discuss
- [ ] Health-care or Medicare professional: question or material to discuss
- [ ] Account custodian or institution: record or account detail to confirm

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Prepare for the next conversation

Bring this workbook to a planning conversation, along with the documents and questions you identified.

THIS IS YOUR SESSION

Your answers are a starting point for a conversation about the retirement experience you have worked hard for. They are not an instruction to make account, tax, insurance, legal, healthcare, or claiming decisions on your own.

Bring or confirm

- The records and contact details you marked as missing
- Any recent statements, benefit estimates, or legal documents relevant to this workbook
- The questions you want answered before you make a meaningful decision

What we can organize together

- Organize the records, contact details, and questions you identified in this workbook.
- Clarify which questions need a tax, legal, health-care, Medicare, or account-specific conversation.
- Bring your priorities forward so the next discussion can begin with what matters to your household.

YOUR NEXT CONVERSATION

The one question I most want to discuss

Who should be part of this conversation?

A realistic time frame to revisit this workbook

A clearer path starts with better questions.

If you would like help organizing those questions around your retirement experience, explore a Retirement Brainstorm Session at calendly.com/first-twwm/retirement-brainstorm-session-clone. We will begin with your priorities, then decide together whether a deeper personal blueprinting visit makes sense.

IMPORTANT INFORMATION · DISCLOSURES

Important Disclosure Information

Please read this information before relying on this educational workbook.

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