NEUBERGER
Wealth

2026 Year-End Wealth Planning Checklist

Planning considerations before the year closes.

Jeffery Wyble
Head of Wealth Planning

Year-end offers a natural opportunity to pause and revisit your wealth plan. While your long-term goals may remain the same, the landscape around them—from market conditions to legislation to family circumstances—could have changed. Now is a great time to take stock of what has shifted and where your plan may need attention.

How to Use This Guide

Start with the themes. What most resonates with you? Use that to prioritize what you want to tackle first. Reach out to your Neuberger Wealth team to discuss next steps.

1 Review

Revisit your estate plan and essential documents.

Review

- Wills and revocable trusts
- Powers of attorney, health care proxies and living wills
- Beneficiary designations for retirement accounts and life insurance
- Asset ownership and titling
- Trustees, executors and other fiduciaries
- Who knows where key information is held and whom to contact

Ask: If your plan were put into action tomorrow, would it work the way you intend?

2 Give

Align your philanthropy with your values and long-term goals.

Consider

- The impact you want your philanthropy to have
- Gifting long-term appreciated securities or other non-cash assets with potential for liquidity
- Donor-advised funds, charitable remainder trusts and other giving vehicles
- Clarifying charitable intentions in your estate plan
- Involving family and especially the next generation in giving

Ask: What do you want your philanthropy to accomplish, and does your giving strategy support that?

3 Position

Reassess your goals, wealth strategy and opportunities ahead.

Consider

- Cash and liquidity needs
- Risk tolerance shifts as goals or circumstances evolve
- Realized and unrealized gains and losses
- Rebalancing after appreciation
- Concentrated positions
- Tax-managed investment strategies
- Fixed income opportunities

Ask: Does your Neuberger Wealth team have the full picture of what's changed for you this year?

4 Secure

Take a fresh look at your retirement strategy, whether you're contributing now or already retired.

Consider

- Your mix of taxable, tax-deferred and Roth assets
- Maximizing retirement contributions, if still contributing
- Whether a Roth conversion fits your broader tax strategy
- Consolidating accounts, such as old 401(k)s
- Taking Required Minimum Distributions (RMD), where applicable
- Directing RMDs to charity through Qualified Charitable Distributions (QCDs)
- Revisiting your retirement plan on a regular basis

Ask: What decisions today could create greater flexibility in the years ahead?

5 Transfer

Consider your estate and wealth transfer strategy.

Consider

- Evaluate lifetime gifting alongside longer-term estate objectives
- Consider whether existing trust structures still support your intentions
- Review liquidity needs, particularly where significant illiquid assets are involved
- Revisit succession plans for closely held businesses and other significant family assets
- Consider the timing, structure and purpose of intergenerational transfers
- Clarify governance, roles and responsibilities as wealth moves to future generations

Ask: Are you planning only for the transfer of wealth, or for what happens after it?

6 Protect

Revisit your insurance, liability and other financial safeguards.

Consider

- Life insurance and estate liquidity
- Property and casualty coverage
- Personal liability and umbrella coverage
- Significant homes, collections and other assets
- Long-term care considerations
- Business-related exposures
- Personal cybersecurity and fraud preparedness

Ask: Have the risks around your wealth changed since you last reviewed how you are protected?

7 | Prepare

Prepare your family and the next generation for what comes next.

Consider

- Family giving and volunteering heading into the holiday season
- Financial education
- 529 plans and other education funding
- Identifying future decision-makers
- Family governance
- Introducing the next generation to trusted advisors
- Conversations around wealth, its purpose, expectations and responsibility

Ask: Does your family understand not only what you have planned, but why?

Before the Year Closes

Take stock of the whole picture.

Year-end is full of deadlines, but it isn't a race to the finish line. It's a chance to notice what has changed, what still holds true and what deserves a closer look. The families who navigate change well are not necessarily those with the most complete plan. They are generally the ones who keep coming back to the task, asking honest questions and letting the plan grow alongside them.

This is also a natural time to talk with the people closest to you, not just about what's changed, but about why it matters.

We encourage you to bring any questions to your Neuberger Wealth team; we are here to support what matters most to you.

2026 Numbers to Know

$24,500

Contribution limit for 401(k), 403(b) and most 457 plans

$32,500

Potential total contribution for most eligible participants age 50+

$35,750

Potential total contribution for eligible participants ages 60 – 63

$7,500

IRA contribution limit

$8,600

IRA contribution limit for individuals age 50+

$15M

Federal estate and gift tax basic exclusion amount per individual

$19,000

Annual gift tax exclusion per recipient (per donor)

Source: IRS.

This material is provided for informational and educational purposes only and nothing herein constitutes investment, legal, accounting or tax advice, or a recommendation to buy, sell or hold a security. This material is general in nature and is not directed to any category of investors and should not be regarded as individualized, a recommendation, investment advice or a suggestion to engage in or refrain from any investment-related course of action. Investment decisions and the appropriateness of this material should be made based on an investor's individual objectives and circumstances and in consultation with his or her advisors. This material is not intended as a formal research report and should not be relied upon as a basis for making an investment decision. The firm, its employees and advisory clients may hold positions within sectors discussed, including any companies specifically identified. Specific securities identified and described do not represent all of the securities purchased, sold or recommended for advisory clients. It should not be assumed that any investments in securities, companies, sectors or markets identified and described were or will be profitable.

Neuberger, as well as its employees, does not provide tax or legal advice. You should consult your accountant, tax adviser and/or attorney for advice concerning your particular circumstances. Information is obtained from sources deemed reliable, but there is no representation or warranty as to its accuracy, completeness or reliability. All information is current as of the date of this material and is subject to change without notice. Any views or opinions expressed may not reflect those of the firm as a whole and Neuberger does not endorse any third-party views expressed. Third-party economic or market estimates discussed herein may or may not be realized and no opinion or representation is being given regarding such estimates. Neuberger products and services may not be available in all jurisdictions or to all client types. The use of tools cannot guarantee performance. Diversification does not guarantee profit or protect against loss in declining markets. As with any investment, there is the possibility of profit as well as the risk of loss. Investing entails risks, including possible loss of principal. Investments in hedge funds and private equity are speculative and involve a higher degree of risk than more traditional investments.

Investments in hedge funds and private equity are intended for sophisticated investors only. Unless otherwise indicated, returns reflect reinvestment of dividends and distributions. Indexes are unmanaged and are not available for direct investment. This material may include estimates, outlooks, projections and other "forward-looking statements." Due to a variety of factors, actual events may differ significantly from those presented. Investing entails risks, including possible loss of principal. **Past performance is no guarantee of future results.**

Tax planning and trust and estate administration services are offered by Neuberger Trust Company. "Neuberger Trust Company" is a trade name used by Neuberger Berman Trust Company N.A. and Neuberger Berman Trust Company of Delaware N.A., which are affiliates of Neuberger Berman Group LLC.

Neuberger Berman Investment Advisers LLC is a registered investment adviser. The "Neuberger" name and logo are service marks of Neuberger Berman Group LLC.

NEUBERGER

1290 Avenue of the Americas
New York, NY 10104-0001
neuberger.com

BB0299 10/26 M-005658 ©2026 Neuberger Berman Group LLC. All rights reserved.