Tax Planning, Quantified.

The services you provide derive meaningful fiscal value for your clients. Get credit by articulating the potential benefits. To take tax action on any of these tax planning ideas, use our SEI Tax Planning Workflow.

WAGES & BENEFITS	POTENTIAL SAVINGS	IDEAL CLIENT	CONSIDER
Lower withholding levels to avoid large refunds, or increase to avoid underpayment penalty	$100's or $1,000's	Wage earners	Tax return line item reviews
If your client has hit the Social Security income cap for FICA deductions, redirect those dollars to savings	6.2% of income over $176,100 (2025)	High Income Earners	Consider directing dollars otherwise paid into Social Security into savings and/or investments
Open enrollment – consider any HSA or FSA opportunities	$4,000+	Wage earners	Talk with your clients about their benefit options
RETIREMENT SAVINGS	**POTENTIAL SAVINGS**	**IDEAL CLIENT**	**CONSIDER**
Maximize retirements savings	$1,000's or $10,000's	Non-retirement age, w/earned income	IRA contributions - make them while you can Accumulation vs. decumulation in retirement Help high-earning millenials and Gen Z
Complete any required minimum distributions (RMDs)	10%+ of RMD Amount	Those subject to RMD	SEI Advisor Center's IRA Management
Roth Conversions	$1,000s to $10,000's	Taxpayers in lower tax brackets (10%, 12%, 22%, 24%)	Answering Roth conversion questions in a down market
INVESTMENT INCOME	**POTENTIAL SAVINGS**	**IDEAL CLIENT**	**CONSIDER**
Replace taxable interest with tax-exempt interest	$100's or $1,000's	High Income Earners States w/ high tax rates	Tax return line item reviews
Consider placing dividend paying investments into tax-deferred accounts	$100's or $1,000's	Typically, non-retirement age	How should taxes be address in personalized portfolios? The ultimate guide to portfolio rebalancing strategies Advise clients about tax consequences
Monitor mutual fund distributions	$1,000's or $10,000's	All Investors	2024 SEI Capital Gains Distributions
Gain/Loss Harvesting	up to 300 bps	Investors with large capital gains / appreciated securities	Take control of taxes SEI LifeYield Tax Harvesting
Upstream Planning: Gifting assets to older relatives now to benefit from a step-up in basis later.	$1,000's or $10,000's	Investors with unneeded, appreciating holdings	Talk with your clients about reverse gifting

Potential savings amounts assume the experience of a high-net-worth taxpayer, being taxed at the highest federal tax brackets, who maximizes the tax savings opportunity of each concept.

Information provided by Independent Advisor Solutions by SEI, a strategic business unit of SEI Investments Company (SEI).

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CHARITABLE PLANNING	POTENTIAL SAVINGS	IDEAL CLIENT	CONSIDER
Have charitable-giving conversations early to avoid EOY rush, particularly if you anticipate opening and contributing to a Donor Advised Fund (DAF)	$1,000's plus	Charitably Inclined, not itemizing deductions	Contact your SEI sales representative to learn more.
Charitable Trusts	$100,000's plus	Charitably Inclined Investors with highly appreciated holdings	SEI Charitable Lead Trusts Being tax-smart with your charitable donations
Qualified Charitable Distributions (Up to $79,000 for 2025)	$10,000's	Charitably Inclined Over age 70.5	Being tax smart with your charitable donations
ESTATE TAXES	**POTENTIAL SAVINGS**	**IDEAL CLIENT**	**RESOURCES**
Review use of annual exclusion ($19,000 in 2025)	$7,600 per giftee	High Net Worth; later stage of life	Check out our strategic partner: Trust & Will
Review the use of the unlimited gift exemption for direct payment of tuition and medical expenses	$10,000's	High Net Worth; later stage of life	Check out our strategic partner: Trust & Will
FOR THE BULLPEN…	**POTENTIAL SAVINGS**	**IDEAL CLIENT**	**RESOURCES**
Earmark clients who can benefit from tax planning using CRM Identifiers			Scale tax planning using operations
Send clients a tax planning newsletter with EOY reminders (i.e. "use it or lose it" nature of FSAs, deadlines, etc.)	Client loyalty Show of value Validation of services	All	Consider an EOY template
Send each client an EOY letter or email that summarizes the above (and additional) tax planning services you provided this year			
Send out a client survey to gauge tax planning satisfaction and collect feedback			Check out Absolute Engagement's Client Survey tools