

Tax Planning Trigger Checklist

For educational and professional practitioner use. Use this workpaper to structure the question, preserve relevant facts and evidence, and support professional judgment.

Taxpayer / Entity	
Tax Year / Period	
Practitioner / Reviewer	
Prepared / Updated	

Return-level triggers

- Large change in income, deductions, gains, losses, credits, withholding, or estimated tax
- New business activity, entity, K-1, rental, investment account, or retirement distribution
- Low-income or unusually high-income year that may create timing opportunities
- Carryforwards, suspended losses, basis limitations, or credits that may become usable

Life and planning events

- Retirement, job change, business sale, relocation, marriage, divorce, death, inheritance, major gift, or property transaction
- Approaching Social Security, Medicare, RMD, or other age-based planning milestone
- Major charitable intent, concentrated asset, liquidity need, or financing event

Practitioner conclusion / next action

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