

# 2026 year-end tax checklist for RSU and ESPP holders

Check the moves that apply to you and note the deadline on each.

| STRATEGY                 |                                                                                                                                                                                                                             | DEADLINE                          |
|--------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|
| <input type="checkbox"/> | <b>1 Close the withholding gap</b><br>Estimate your gap from your latest paystub, 2025 return and remaining vests. Raise December withholding or make a Q4 estimated payment.                                               | Last 2026 payroll or Jan 15, 2027 |
| <input type="checkbox"/> | <b>2 Harvest losses</b><br>Realized losses can offset realized gains in a taxable account. Keep any loss sale of company stock more than 30 days before or after an RSU vest or ESPP purchase, including into January 2027. | Dec 31, 2026                      |
| <input type="checkbox"/> | <b>3 Fix cost basis</b><br>Sold RSU or ESPP shares? Report the adjusted basis on Form 8949 using your broker's supplemental statement.                                                                                      | Apr 15, 2027                      |
| <input type="checkbox"/> | <b>4 Max the 401(k)</b><br>\$24,500, plus \$8,000 catch-up at 50+ or \$11,250 at ages 60 to 63. Catch-up must be Roth if 2025 FICA wages topped \$150,000.                                                                  | Last 2026 payroll                 |
| <input type="checkbox"/> | <b>5 Mega backdoor Roth</b><br>If your plan allows after-tax contributions, fill room up to the \$72,000 total limit and convert to Roth promptly.                                                                          | Last 2026 payroll                 |
| <input type="checkbox"/> | <b>6 Max the HSA</b><br>With HDHP coverage: \$4,400 self-only or \$8,750 family, plus \$1,000 at 55+. Payroll contributions also avoid Social Security and Medicare taxes.                                                  | Last 2026 payroll or Apr 15, 2027 |
| <input type="checkbox"/> | <b>7 Donate shares, not cash</b><br>Give appreciated shares held more than a year. Stock transfers take longer than a check.                                                                                                | Dec 31, 2026                      |
| <input type="checkbox"/> | <b>8 Roth conversion</b><br>If your 2026 income dropped sharply, convert only enough to fill lower brackets. Conversions cannot be reversed.                                                                                | Dec 31, 2026                      |
| <input type="checkbox"/> | <b>9 Set up 2027 for success</b><br>Ask about a higher RSU withholding rate, map vests against trading windows and finish open enrollment.                                                                                  | Before first 2027 vest            |

Full article with examples and sources: [valencewm.com/insights/year-end-tax-checklist](https://valencewm.com/insights/year-end-tax-checklist)

## Want help coordinating your year-end equity and tax decisions?

Schedule a complimentary introductory call with a CFP® Professional to discuss your situation and how Valence could help.

[Book an intro call](#)

**DISCLOSURES** Figures are 2026 federal limits. Confirm plan rules with your plan administrator and your return with your tax professional. The information provided is for educational and informational purposes only and does not constitute investment, tax, or legal advice and should not be relied on as such. It is not a solicitation to buy or an offer to sell any security. It does not take into account any individual's particular investment objectives, financial situation, or needs. You should consult your own financial advisor, tax advisor, or attorney before acting on any information herein. All investing involves risk, including the possible loss of principal. Figures and tax limits referenced are for the applicable tax year and are subject to change. Valence Wealth, LLC is a registered investment advisor in the State of Arizona. Registration does not imply any specific level of skill or training.