WCG Inc.
certified public accountants • business advisors

tel 719.387.9800
txt 719.345.2100
fax 855.345.9700

2026 Strategic Tax Planning Worksheet *(the "STP")*

Before we dive in, please let us know why you are submitting this form.*

- (●) 2026 Tax Planning and / or Payroll Plan
- ( ) STR Feasibility
- ( ) Aspen Tax Strategy Series
- ( ) One-off Advisory Session

This worksheet helps us do two things:

1. Build accurate 2026 tax projections ("your facts, your tax"), and
2. Identify planning opportunities where decisions still need to be made.

Rough estimates are perfectly fine. If we need precision later, we'll ask.

Before You Complete the STP

Please review our Sending Docs Checklist for Tax Planning before completing the STP. It covers what documents to upload, how to submit them, and what to reflect on before we meet. You can find it here-

wcginc.com/1309

There are two versions of this worksheet; a **fillable PDF** (what you are viewing now) and an online digital form. If you feel like safely and securely submitting this information via our website, please use this redirect link-

wcginc.com/plan

Alternatively, complete and securely upload the STP PDF to your **ShareFile > 2026 > Tax Planning** using this link-

wcginc.com/sharefile

Basic Details

Your Name _____

We are happy to review this form and the tax plans with you. Which meetings would you like?

- (●) Pre-Planning (review this form together)
- ( ) Post-Planning (review completed plans together)
- ( ) Both
- ( ) None (I'm a pro at this planning stuff)
- ( ) Unsure

Housekeeping and Homework

Have you reviewed the following tax saving materials-

Reducing Taxes (**wcginc.com/6177)**	◯ Yes	◯ No, but I will
Advanced Tax Strategies (**wcginc.com/1440**)	◯ Yes	◯ No, but I will
Niche Assets (**wcginc.com/8352**)	◯ Yes	◯ No, but I will
Tax Strategies for High W-2 (**wcginc.com/4661**)	◯ Yes	◯ No, but I will
Summarized Tax Strategies (**wcginc.com/7616**)	◯ Yes	◯ No, but I will

Household Changes

Is there anything else that might be important to know? Any life changes (had a baby, got married, sold your primary residence, **moved locally or to another state**, changed planets, etc.)? Anyone change or quit a job?

Has a pension payout and / or Social Security benefits started this year? If so, please explain-

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Investment (portfolio) Income

Will (or have) your interest, dividends or capital gains changed since last year? ◯ Yes ◉ No ◯ NA

If Yes, what changes do you anticipate? We will typically replicate last year's interest and dividends data unless you tell us otherwise.

Are you considering investing into certain real estate syndicates, oil and gas positions, or other tax-advantaged opportunities? Are any of these investments promoting nonpassive treatment of their tax losses?

Are you considering a Roth conversion this year? ◯ Yes ◯ No ◯ Maybe

Capital and Time Availability *(for planning opportunities)*

We are not financial advisors nor are we wanting to be (we stay in our lane). These questions help us understand your capital stack for tax strategy purposes.

Many tax strategies require cash, borrowing capacity, or both. Rough ranges are fine-

Free and clear cash do you have available? _____

Taxable brokerage accounts with easily marketable securities? _____

Available lines of credit? _____

Current employer 401k, pre-tax _____

Roth _____

All prior employer 401k accounts (not rolled over), pre-tax _____

Roth _____

IRA _____ Roth _____ Non-Deductible IRA _____

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Anything else about your investment footprint to add or for us to consider from a tax planning perspective?

With reference to tax reduction investments that require material participation (500 hours, 100 hours and no one did more than me, substantially all hours), please explain your time availability including your spouse-

Risk Profile

When considering investments including those with a tax benefit such as short-term rentals, structured equipment leases and other niche assets, describe your general risk profile (conservative, medium, risk-taker)-

Do you have different risk profiles depending on the investment itself and / or the tax benefit? Please describe-

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Real Estate Investment Supplement

Have your real estate investment activities changed since last year? ◯ Yes ◯ No ◯ NA

What is your expected net rental income or loss for each property this year*?

* If you have multiple properties, please use our Simplified Rental Operations (the "SRO) template at **wcginc.com/31** to summarize the revenue and expense data for each property (this is the same template used for tax return preparation as well). You can submit that along with this STP. We love data.

Are you buying, selling, or exchanging any properties this year? If Yes, please describe, including timing, expected proceeds, and whether you are considering a 1031 exchange.

Are you taking any properties offline for renovations, converting a short-term rental to long-term, or converting a personal residence to a rental? Are you considering a cost segregation study on any existing or newly acquired property? If Yes, please describe-

Has your level of involvement (material participation) in any rental property changed since last year? Any changes in how your properties are managed, for example adding or removing a property manager? If Yes, please describe-

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Anything else about your real estate picture we should know? Any planned movements / changes 2-3 years from now?

Curious about the short-term rental loophole (**wcginc.com/str**) and Real Estate Professional designation (**wcginc.com/rep**)? Tax benefits and pitfalls of a cost segregation study (**wcginc.com/costseg**)? Also, please check out our second book, **I Just Got A Rental, What Do I Do?** using the link below-

wcginc.com/book

Business / 1099 Contractor Activities Supplement

Business Name _____

What has materially changed in your business since last year (revenue, margins, team, structure, headaches)?

Revenue and Profit

What is your expected gross revenue or total 1099 income? You can also compare this year to last year and say your revenue is "up 10%" or "about the same."

Is your revenue lumpy or bumpy (think sales or real estate agent)? Also, do you earn revenue sourced to multiple states? If so, do you track revenue by state? **Have you or will you move to a different state?** Do you have employees or owners in multiple states? Please explain-

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What are your expenses*? Please **exclude the following** since we ask about it later-

1. Shareholder Salaries
2. Health Insurance, HSA, HRA, LTC, Disability, etc.
3. Company (Employer) 401k / SEP IRA Contribution

* If you need an **Excel template to do some calcs,** please review our Simplified Biz Ops template (**wcginc.com/21)**. You can submit that along with this STP. As you know, we love data!

Big Purchases

Are you thinking of buying a company car or other big purchases in the business? Please provide the make and model, as well as purchase amount and date-

Health Stuff

This must be **very accurate for eventual W-2 processing** (things break otherwise). Please provide total expected amounts for the entire year. However, if it is unknown or too early, we can revisit later.

Owner Health Insurance	_____	Long Term Care Premiums	_____
Owner HSA Contribution	_____	Disability Insurance	_____

Health insurance includes dental and vision, and you may cover the entire family. Maximum HSA contribution for the 2026 tax year is $4,400 for single and $8,750 for family, + $1,000 catch up (if 55 or older).

Is there anything else that might be important to know about health stuff?

Health Reimbursement Arrangements (HRAs) are not available for S Corp shareholders.

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Retirement Stuff

This must be very accurate as well for W-2 processing (things break otherwise). Please provide total expected amounts for 2026.

Owner Deferral 401k Pre-Tax	_____	or	Max *($24,500 for 2026)*
Owner Catch-Up 401k Pre-Tax	_____	or	Max *($8,000 for 2026, if over 50 years old)**
Owner Deferral 401k Roth	_____	or	Max *($24,500 for 2026)*
Owner Catch-Up 401k Roth	_____	or	Max *($8,000 for 2026, if over 50 years old)**

* Participants who turn age 60, 61, 62, or 63 in 2026 are eligible for a super catch-up contribution of $11,250 instead of the standard $8,000.

Starting in 2026, if your prior-year wages exceeded $150,000, catch-up contributions must be designated as Roth. If we do not have your prior year W-2, please provide.

Company contributions are not due until the tax return due date including extensions. As such, the following is discretionary, but it helps with tax planning.

Company Contribution 401k	_____	or	Max *(25% of wages paid, pre-tax)*
Company Contribution Roth 401k	_____	or	Max *(25% of wages paid, Roth / post-tax)*
Company Contribution SEP	_____	or	Max *(25% of wages paid, pre-tax)*

Is there anything else that might be important to know about retirement stuff (Add spouse? **Do you have another 401k plan from another job?**)?

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2026 Estimated Tax Payments

If WCG prepared your 2025 tax returns, please reference the ActionRequired PDFs (both for your 1040 and the business) which will detail 2026 estimated tax payments. We commonly create a separate 2026 Estimated Tax Payments PDF as well. If you need help, please let us know.

For our S Corp business owners, we attempt to increase payroll withholdings to account for the overall tax effect created by the business (salary + profit). If there is any deficit, we will calculate additional estimated tax payments and provide instructions during tax plan delivery.

Personal Tax Payments

For 2026, have you made any payments so far this year? If so, please detail the amounts, dates and who you paid (IRS, state, etc.). If you have payment receipts, please upload to your Sharefile folder. Keep in mind that these payments should be paid with personal funds.

Please also detail your anticipated future payments so we can work that into your individual tax plan.

Business Specific Tax Payments

For 2026, have you made any payments so far this year for the business such as franchise taxes or pass-through entity tax payments (PTET)? If so, please detail the amounts, dates and who you paid. If you have payment receipts, please upload to your Sharefile folder.

Please also detail your anticipated future payments so we can work that into your business tax plan.

Estimated tax payments are critical to get right during tax planning! Please be diligent.

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Wrapping Up

Mileage and Home Office

Do you drive your personal car for business? If so, how many miles? _____ annually

Do you have a home office? ◯ Yes ◯ No

Please review our Accountable Plan Excel template (**wcginc.com/28**).

Additional Stuff

Do you have 2026 W-2 income that is separate from your business? ◯ Yes* ◉ No

Does your spouse have 2026 W-2 income? ◯ Yes* ◯ No

* If yes, please upload your most recent paystub to your ShareFile folder.

2027's Outlook

Please don't laugh, but while we have you, **how is 2027 going to look** in terms of household and business / contractor income? Will it be the same as 2026? Up slightly? Can you guess? Any big life changes planned for 2027 like new baby, new spouse, spouse quitting job, spouse going back to work, etc.?

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Notes from Tax Planning Meetings (to be completed by your amazing Client Manager)

Action Items

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