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01 Define Your Situation: *What are you considering selling right now?*

- | | |
|---|--|
| <input type="checkbox"/> Selling individual stock | <input type="checkbox"/> Selling real estate |
| <input type="checkbox"/> Rebalancing your portfolio | <input type="checkbox"/> Funding a large expense |
| <input type="checkbox"/> Diversifying a concentrated position | <input type="checkbox"/> Other: _____ |
| <input type="checkbox"/> Selling employer stock | |

02 The “Why Now” Check: *What’s driving the decision?*

- | | |
|---|--------------------------------------|
| <input type="checkbox"/> Market movement | <input type="checkbox"/> Cash need |
| <input type="checkbox"/> Advisor recommendation | <input type="checkbox"/> Tax concern |
| <input type="checkbox"/> Risk reduction | <input type="checkbox"/> Life event |

Food for thought:

If nothing changed for 6-12 months, would this decision still need to happen?

03 Your Tax Snapshot: *This is often where risk builds.*

Fill in what you know. Estimate where needed.

Estimated income this year: _____

Any large income events?

- Bonus
- RSU Vesting
- Business / liquidity event

Other gains already realized? _____



Capital gains stack on top of income. This determines your tax bracket and actual tax cost.

Actual tax outcomes depend on individual circumstances, including deductions, state taxes, and other factors.

04 Your Investment Position

For the asset you're selling:

- Approximate purchase price (cost basis): _____
- Current value (fair market value): _____
- Estimated gain: _____

Held for less than 1 year (short-term) Held for more than 1 year (long-term)

Short-term gains are typically taxed like ordinary income—this alone can significantly increase your tax burden.

05 Missed Levers

Before moving forward, have you considered:

- | | |
|--|---|
| <input type="checkbox"/> Selling over multiple years | <input type="checkbox"/> Waiting for a lower income year |
| <input type="checkbox"/> Tax-loss harvesting opportunities | <input type="checkbox"/> Changing which shares / lots you sell |
| <input type="checkbox"/> Donating appreciated stock | <input type="checkbox"/> Coordinating with other financial events |

If you checked fewer than 2, this may indicate areas worth discussing with a qualified professional.

06 Coordination Check: Who has reviewed this decision before execution?

Investment advisor Tax advisor / CPA Both, working together No one yet

07 Decision Confidence Score:

If 5 is absolutely confident and 1 is not confident at all:

- I understand the tax impact: 1 2 3 4 5
- I've evaluated timing options: 1 2 3 4 5
- I've explored alternatives: 1 2 3 4 5

If most answers at 3 or below, pause before moving forward.

This score is for educational purposes only and is not a recommendation to buy, sell, or hold any investment.

Based on your answers:

- ✓ Ready to proceed after confirming tax impact
- ⚠ Some uncertainty: review timing and alternatives
- ▶ High uncertainty: get a second opinion first

Is Plancorp right for you?

Use this checklist to see if we're aligned with your needs:

Your financial life is complex.

You have \$1M+ in investable assets and face challenges like equity compensation, business ownership, multi-generational planning, or tax-sensitive withdrawals.

You want more than investment advice

You're looking for integrated guidance across investments, tax, estate, equity comp, and philanthropy

You value long-term partnership

You prefer an ongoing relationship over one-off plans or quick fixes.

You want a team, not just one advisor

You expect collaboration among specialists in tax, investments, estate planning, and insurance.

You expect transparency and accountability

You want a fee-only fiduciary who puts everything in writing—commitment, process, and fees.

You're building a legacy

You care about impact—whether through charitable giving, legacy planning, or multi-generational wealth strategies.

Get started with your Private Strategy Session

If capital gains tax feels complex, book time to evaluate partnering with Plancorp.

[SCHEDULE NOW](#)

