

# Tax Planning and Analysis



Make Tax Planning Part of a Smarter, Comprehensive Financial Strategy

Taxes impact nearly every aspect of your financial life, from investment decisions and retirement income to charitable giving and long-term wealth planning. At [Peak Asset Management](#), tax analysis is integrated directly into the broader financial planning process to help clients improve tax efficiency, reduce unnecessary liabilities, and make more informed financial decisions over time.

Peak's planning team includes professionals with the CFP® professional and Enrolled Agent (EA) designations who utilize advanced planning tools and collaborate closely with each client's CPA or tax professional to evaluate strategies, model outcomes, and support implementation.

## Comprehensive Tax Planning Services



### Tax Return Optimization

Peak conducts detailed reviews of tax returns and financial data to uncover planning opportunities and identify strategies that may improve tax efficiency. This includes evaluating potential deductions, tax credits, health savings account opportunities, education-related benefits, and other tax-advantaged planning strategies.



### Proactive Cash Flow Management and Tax Coordination

Peak helps clients coordinate tax withholding and estimated payment strategies to better align projected tax obligations with cash flow needs. We also work directly with CPAs and tax professionals to support implementation and improve coordination across a client's financial team.



### Ongoing Monitoring and Adjustments

Tax laws and financial situations evolve over time. Peak provides ongoing monitoring and periodic reviews designed to evaluate tax outcomes, adjust strategies when appropriate, and help clients stay aligned with long-term financial goals.

## Helping Clients Move Forward with Clarity

At Peak Asset Management, the goal is to simplify complex tax and financial decisions so clients can better understand how taxes influence investments, retirement income, and long-term planning. By integrating tax analysis into a comprehensive financial strategy, Peak helps clients move forward with greater clarity, confidence, and purpose.

**Bethany Aylor, CFP®, EA, Wealth Advisor & Financial Planner**

## Forward-Looking Tax Strategies



### Retirement and Roth Conversion Planning

Peak helps clients evaluate retirement contribution opportunities across traditional IRAs, Roth IRAs, and employer-sponsored retirement plans. We also analyze Roth conversion strategies, including multi-year conversion planning and tax bracket management designed to improve long-term retirement flexibility and potentially reduce future tax burdens.



### Tax-Efficient Retirement Income Planning

Peak provides guidance on which accounts and assets to draw from during retirement and helps clients evaluate tax-efficient income replacement strategies, including Social Security timing decisions.



### Investment and Charitable Giving Strategies

Peak assists clients with capital gains management, tax-loss harvesting, and portfolio positioning strategies for taxable investment accounts. We also evaluate charitable giving approaches such as Donor Advised Funds (DAFs), Qualified Charitable Distributions (QCDs), and gifting appreciated securities to help maximize philanthropic impact in a tax-efficient manner.



### Education Savings Planning

Peak helps families evaluate tax-efficient education funding strategies, including the use of 529 college savings plans.

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