FREE CHECKLIST · MOVING TO UTAH

Moving to Utah: your financial checklist

A move is the best time to reset the whole plan. Work through these in order, and bring the list to your 20-Minute Fit Call if you would like a second set of eyes.

Before you move

- [ ] Talk with your CPA about timing any large IRA withdrawal, Roth conversion or asset sale around your move date. Income is generally taxed by the state you live in when you receive it.
- [ ] Set your new monthly budget: housing, property tax, insurance, utilities, transportation and Utah income tax (a flat 4.45 percent for 2026).
- [ ] Decide whether to rent first or buy right away. A year of renting is a low-cost way to learn neighborhoods.
- [ ] If you are buying rural property, confirm water rights, well and septic condition, and any greenbelt assessment.

First 30 days

- [ ] Get a Utah driver license, register your vehicles and register to vote. Cancel the old registrations.
- [ ] Update your address with Social Security, Medicare, any pension payer, your banks and custodians, and the IRS (Form 8822).
- [ ] File the primary residence declaration with your county so your home gets Utah's 45 percent residential exemption.
- [ ] Check that any Medicare Advantage or health plan network includes the Utah doctors and hospitals you plan to use.

First 90 days

- [ ] Sign Utah estate documents: will, durable power of attorney and health care directive. Retitle assets into your trust if you have one.
- [ ] Review every beneficiary designation on retirement accounts and life insurance.
- [ ] Price homeowners coverage, and decide on earthquake coverage (a separate policy along the Wasatch Front).
- [ ] Re-size your emergency fund to the new budget. Open a my529 account for children or grandchildren to use the Utah tax credit.

First year

- [ ] If you left a high-tax state, keep a simple log of days spent in each state and move the things that signal home: doctors, memberships, safe deposit box.
- [ ] File part-year resident returns in both states for the year of the move.
- [ ] Set Social Security timing and your withdrawal order with Utah's flat tax and Social Security credit in view.
- [ ] Schedule a plan review once the dust settles. This is step four of the Purposeful Planning Process: Adjust with Intention.

Want a second set of eyes? Book a 20-Minute Fit Call.

A short, relaxed conversation with an advisor, virtual or in person. No prep, no obligation. Scan the code or visit **apexflowwealth.com/book-a-consultation**. Salt Lake City office: 1371 E 2100 S, Suite 100 · 385-606-0358.

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