



# HARVEST

INVESTMENT SERVICES

## 2025 SERVICE CALENDAR: KEY TASKS & FINANCIAL DATES



We are dedicated to embodying the principles of Servant Leadership in our relationship with clients, ensuring we serve as both stewards of their wealth and guides in navigating today's intricate financial landscape. As Servant Leaders, our foremost priority is to assist clients in designing personalized financial plans and then steering them toward the decisions necessary to realize their economic aspirations.



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### Winter Season

**Task 1:** Required Minimum Distribution (RMD's) Review and Cash Flow Planning - Review Required Minimum Distributions (RMD) and request RMD verification of outside accounts based on balances as of December 31<sup>st</sup> for updated Cash Flow Planning.

**Task 2:** Set up Qualified Charitable Distributions (QCD's) for 2025 -Set up new QCD's for those of you who "age into" required distributions. Make adjustments to current charities and donations amounts if necessary.

**Task 3:** Begin Roth funding for current year - Review ability to fund your Roth account from individual account. Analyze cost basis report to determine the best assets to sell.

**Task 4:** Adjust your automatic IRA contributions to your current financial situation or to the current annual contribution limit of \$7,000 (plus an additional \$1,000 over 50 years). Include consideration of retirement plans for maximum employer contributions.

January 16<sup>th</sup> - Fourth Quarter 2024 Estimated Taxes Due

### Spring Season

**Task 1:** Spring Review Meetings - Review meetings are scheduled April through June and will address financial planning issues, include a beneficiary review, discuss any life events that would affect your plan, and update changes to your financial situation.

**Task 2:** Family Meetings - On occasion you may want to have a discussion of your financial plan and legacy with some of your family members. These meetings may be scheduled in-person or virtually.

**Task 3:** Collect copies of tax returns for observations and future planning opportunities.

April 15<sup>th</sup> - First Quarter 2025 Estimated taxes due

June 17<sup>th</sup> - Second Quarter 2025 Estimated taxes due



## Summer Season

**Task 1:** Insurance Policy Reviews - Review for sustainability, correct amount/type coverage, and legacy transfer.

**Task 2:** Annuity Policy Reviews - Review fees, diversification of investments if appropriate, and any rider benefits.

**Task 3:** Estate Planning Document Requests - If you have made an amendment to your Trust or otherwise updated your Estate Planning documents please provide the name of your attorney so we can request the documents and make any necessary changes to your account registrations, see that your accounts are efficiently set up to transfer your legacy in a tax efficient manner, or make changes to beneficiary designations.

September 16<sup>th</sup> - Third Quarter 2025 Estimated taxes due

## Fall Season

**Task 1:** Fall Reviews Meetings - Fall review meetings are scheduled October through November and will address financial planning issues, include a beneficiary review, discuss any life events that would affect your plan, and anticipated 2026 changes to your financial situation.

**Task 2:** Year-end tax opportunities. Review individual accounts for tax loss harvesting opportunities and discuss these strategies with clients.

**Task 3:** Revisit current year Traditional IRA and Roth contributions for additional year end contribution opportunities. Execute any remaining Roth conversions.

**Task 4:** Make necessary updates to state or federal tax withholdings on distributions for 2026.

October 15<sup>th</sup> - Deadline to file your 2024 extended tax return

October 15<sup>th</sup> through December 7<sup>th</sup> – 2025 Medicare Annual Enrollment Period Begins - You may make changes to Medicare Part D drug plans or switch Medicare Part C plans.

December – 2026 Social Security Cost of Living Adjustment (COLA) announced.



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## INVESTMENT SERVICES

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For a comprehensive review of your personal situation, always consult with tax or legal advisors.