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2026 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.



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 31st for updated Cash Flow Planning.

Task 2: Set up Qualified Charitable Distributions (QCD's) for 2026 -Set up new QCD's for those of you who "age into" required distributions (birthdate before 1953). 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 retirement plan contributions to include any salary increases. Increase the 2026 IRA/Roth IRA (plus additional makeup if over age 50) contributions.

January 15th - Fourth Quarter 2025 Estimated Taxes Due

February 2nd – 1099's Issued

March 16th – Partnerships and S-Corp Filing Date

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 15th - First Quarter 2026 Estimated Taxes Due, Deadline for filing individual return or extension

June 15th - Second Quarter 2026 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.

July 4th – First Contribution to Children's Trump Accounts May Be Made.

September 15th - Third Quarter 2026 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 any anticipated 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 the next year.

October 15th - Deadline to file your 2025 extended tax return

October 15th through December 7th – Medicare Annual Enrollment Period Begins

December – 2027 Social Security Cost of Living Adjustment (COLA) announced.