



## My 2026 Retirement Dates to Remember

- Feb. 15\*** Are you 59 1/2 or older and still working? You may be able to elect an in-service rollover of your 401(k) or TSP to an IRA and prepare for your retirement.
- March 31** General enrollment for traditional Medicare ends, and open enrollment for Medicare Advantage ends (Window opens Jan. 1).
- April 1** In 2026, only people who turned 73 in 2025 are required to take their first RMD, and their latest possible first RMD date is April 1, 2026.
- April 15**
  1. 2025 taxes are due
  2. Last chance to make contributions to an IRA
  3. First quarter estimated tax payment for 2026
- May 15\*** Risk (“review”). Optimal time to review your investment balance and stress-test for hidden risks.
- June 15** Second quarter estimated taxes are due.
- Aug. 1\*** Estate tuneup. Is your estate plan up to date? Do you have proof that each asset you own has beneficiaries (bank, insurance, IRAs, etc.)?
- Sept. 15** Third quarter tax estimate for 2026 is due (you could catch up by withholding).
- Sept. 30** By this date, you will have received Medicare’s annual notice of changes for either Medicare Advantage or Part D. Changes take place in 2027.
- Oct. 15** Medicare open enrollment begins, with coverage beginning in 2027. Tax deadline for individuals who filed an extension.
- Nov. 1** Early retirees can buy health insurance on the ACA exchange, with coverage beginning in 2027.
- Dec. 1\*** Begin QCD (qualified charitable distribution) process so the charity can receive the money on time (ages 70 1/2+ can give up to \$111k).
- Dec. 3\*** Review your YTD investment gains and losses, complete year-end tax planning (deduction bunching, gifting, harvesting losses, etc.)
- Dec. 7** Medicare open enrollment ends
- Dec. 15** ACA open enrollment ends for those who want coverage to be effective as of Jan. 1, 2027. (Enrollment continues through Jan. 15, 2027, with later enrollments electing coverage effective Feb. 1, 2027).
- Dec. 31** Happy New Year! Did you take your RMD yet? Any last-minute gifting to do?

\*Starred dates are a suggestion for efficient planning

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