

2025 IMPORTANT FINANCIAL & RETIREMENT DATES

- Feb. 15*** – Are you 59½ 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 retirement.
- March 31** – General enrollment for traditional Medicare ends and open enrollment for Medicare Advantage ends. (Window opens Jan. 1)
- April 1** – Normally the date by which those attaining RMD starting age (73) would have to take their first RMD. However, due to provisions in the Secure Act 2.0, if you reached age 72 in 2024, then your first RMD for 2025 (the year you will turn 73) will be due by April 1, 2026.
- April 15** –
 1. 2024 taxes are due
 2. Last chance to make contributions to an IRA
 3. First quarter estimated tax payment for 2025
- June 16** – 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 2025 is due (you could catch up by withholding taxes from your RMD).
- 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 2026.
- Oct. 15** – Medicare open enrollment begins, with coverage beginning in 2026.
- Oct. 16** – Tax deadline for individuals who filed an extension.
- Nov. 1** – Early retirees can buy health insurance on the ACA exchange, with coverage beginning in 2026.
- Dec. 1** – Begin QCD (qualified charitable distribution) process so the charity can receive the money in time (ages 70½ + can give up to \$108k)
- 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** –
 1. ACA open enrollment ends for those who want coverage to be effective as of Jan. 1, 2026. (Enrollment continues through Jan. 15, 2026, with later enrollments electing coverage effective Feb. 1, 2026.)
 2. Roth conversions should be done by now to ensure completion before year-end.
- Dec. 31** – Happy New Year! Did you take your RMD yet? Any last-minute gifting you want to do?

* Starred dates are a suggestion for efficient planning.

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