2025 Retirement Dates to Remember

February 15, 2025*	Are you 59 ½ or older and still working? You may be able to elect an in-service rollover of your 401(k) to an IRA and prepare for retirement.
March 31, 2025	General enrollment for traditional Medicare ends and open enrollment for Medicare Advantage ends (window opens Jan. 1, 2025).
April 1, 2025	Did you turn 72 in 2024? If so, you have until April 1, 2025 to take your first Required Minimum Distribution (RMD).
May 15, 2025	Risk Review. Perfect time to review your investment balance and stress test for hidden risks.
April 15, 2025	1. 2024 taxes are due 2. Last chance to make contributions to an IRA 3. First quarter estimated tax payment for 2025
June 16, 2025	Second quarter estimated taxes are due.
August 1, 2025*	Estate tuneup. Is your estate plan up-to-date? Do you have proof that each asset you own has beneficiaries (bank, insurance, IRAs, etc.)?
September 15, 2025	Third quarter tax estimate for 2025 is due (you could catch up by withholding taxes from your RMD).
September 30, 2025	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.
October 15, 2025	Medicare open enrollment begins, with coverage beginning in 2026.
October 15, 2025	Tax deadline for individuals who filed an extension.
November 1, 2025	Early retirees can buy health insurance on the ACA exchange, with coverage beginning in 2026.
December 1, 2025	Begin QCD (Qualified Charitable Distribution) process so the charity can receive the money in time (ages 70 ½ + can give up to $100k).
December 3, 2025*	Review your YTD investment gains and losses, complete year-end tax planning (deduction bunching, gifting, harvesting losses, etc.).
December 7, 2025	Medicare open enrollment ends.
December 15, 2025	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.
December 31, 2025	Happy New Year! Have you taken your RMD yet? Any last-minute gifting you want to do? Contribute to your grandkids' college 529 plans?

* Starred dates are a suggestion for efficient planning. *(0125)*

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