Your year, on a *page*.

A financial plan that runs in the background still needs a few moments of attention each year. Here's the rhythm we keep with our clients — and when you should expect a call from us.

1 JANUARY & FEBRUARY — RESET THE YEAR

- **Update contribution amounts** — 401(k), HSA, IRA targets for the new year's limits.
- **Rebalance the portfolio** if last year's drift is more than 5% off target.
- **Review last year's tax return** for missed deductions or planning opportunities.
- **Annual financial summary** arrives — net worth, performance, fees.

2 MARCH & APRIL — TAX SEASON

- **File your return** by April 15 or file an extension.
- **Last day to fund prior-year IRA and HSA** contributions — April 15.
- **Estimated tax payment** for Q1 if you owe quarterlies.
- **Review withholding** if you owed or got a big refund.

3 JUNE — MID-YEAR CHECK

- On pace for retirement contributions?
- Beneficiary review at our annual meeting.
- Anything changing in the second half — sale, retirement date, business shift?

4 SEPTEMBER & OCTOBER — OPEN ENROLLMENT

- **Healthcare** — review plan options, deductibles, premiums.
- **HSA-eligible plans** — if you qualify, this is the year's biggest tax-advantaged account.
- **FSA** — choose carefully; use-it-or-lose-it.
- **Group life and disability** — adjust if family changed.

5 NOVEMBER & DECEMBER — YEAR-END MOVES

See *Year-end tax moves* for the full list.

- Tax-loss harvesting in taxable accounts.
- Charitable contributions — QCD, DAF, appreciated stock.
- Roth conversions, especially in low-income years.
- RMD verification — must be taken by December 31.
- Last-minute 401(k) contributions.

6 ANYTIME — CALL US WHEN THESE HAPPEN

- Marriage, divorce, or remarriage
- Birth or adoption
- Death of a spouse, parent, or anyone named in your documents
- Buying or selling a home
- Job change or retirement date moves
- Inheritance or windfall
- Business sale or significant change
- Major health event
- Big year-over-year income change

A NOTE FROM MPM

Most of this work happens in the background — we run it, you don't have to track it. The "Anytime" list is where you carry the load: tell us when life changes, and we'll adjust the plan around it.

Sources: IRS tax-filing & contribution deadlines (IRS.gov); SSA & Medicare enrollment calendars; FAFSA Federal Student Aid (studentaid.gov). Contribution and threshold figures are 2026 limits and update annually.