2026 Retirement Calendar Checklist



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INNOVATIVE WEALTH MANAGEMENT

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Your year at a glance - the dates that carry a deadline

Work through this month by month and tick the boxes as you go. Call Vincent M Farasciano with anything that needs a decision. Months with no entry carry no deadline.

JANUARY

- ○ **1st:** Medicare Advantage Open Enrollment Period starts (ends Mar. 31) *
- ○ **1st:** Medicare General Enrollment Period starts (ends Mar. 31) **
- ○ **15th:** Pay your Q4 2025 estimated tax ‡

FEBRUARY

- ○ **1st-28th:** Medicare Advantage Open Enrollment Period continues *
- ○ **1st-28th:** Medicare General Enrollment Period continues **
- ○ Start gathering your 2025 tax documents

MARCH

- ○ **1st-31st:** Medicare Advantage Open Enrollment Period deadline *
- ○ **1st-31st:** Medicare General Enrollment Period deadline **
- ○ **8th:** Daylight saving time begins — turn your clocks ahead

APRIL

- ○ **15th:** File your 2025 return or request an extension
- ○ **15th:** Pay your 2026 Q1 estimated tax

JUNE

- ○ **15th:** Pay your 2026 Q2 estimated tax

SEPTEMBER

- ○ **15th:** Pay your 2026 Q3 estimated tax
- ○ **30th:** Last day to determine designated beneficiaries for an IRA owner who died in 2025
- ○ **30th:** Extended trust and estate income tax returns due ¶

OCTOBER

- ○ **15th:** Medicare Open Enrollment starts — join, drop or switch a Medicare Advantage or drug plan (ends Dec. 7)
- ○ **15th:** Extended individual tax returns due

NOVEMBER

- ○ **1st-30th:** Medicare Open Enrollment continues
- ○ **1st:** ACA Marketplace Open Enrollment starts (ends Dec. 15) §
- ○ **1st:** Daylight saving time ends — turn your clocks back

DECEMBER

- ○ **1st-7th:** Medicare Open Enrollment closes — the plan must receive your request by Dec. 7 †
- ○ **15th:** ACA Marketplace Open Enrollment closes §
- ○ **31st:** Take your required minimum distribution for 2026 #
- ○ **31st:** Last day for stock sales, itemized deductions and gifts to count toward 2026 taxes

* The Medicare Advantage Open Enrollment Period is only available if you are already enrolled in a Medicare Advantage Plan. You may switch to another Medicare Advantage Plan or return to Original Medicare.

** If you missed your Initial Enrollment Period and do not qualify for a Special Enrollment Period, you can sign up for Parts A and B during the General Enrollment Period. Coverage starts the month after you sign up, and a late enrollment penalty may apply.

‡ You can skip the January payment if you file your 2025 return and pay the balance in full by February 2, 2026.

¶ A calendar-year Form 1041 is due April 15, with an automatic 5½-month extension to September 30.

§ Dates are for the federal Marketplace. Beginning with the 2027 plan year, Open Enrollment runs November 1 to December 15. States running their own exchange may set different dates.

† Coverage from a plan you join during Medicare Open Enrollment starts January 1 of the following year.

If you reached age 73 in 2026, your first required minimum distribution may instead be delayed to April 1, 2027 — but you would then take two in one year.

Sources: Medicare.gov — Joining a plan (enrollment periods) · Medicare.gov — When does Medicare coverage start (Initial and General Enrollment Periods) · IRS Publication 509 (2026), Tax Calendars · Agent Bionics — editorial guidance (not an external source) · NIST — Daylight Saving Time · IRS Publication 590-B, Distributions from Individual Retirement Arrangements · IRS — Forms 1041 and 1041-A: when to file (5.5-month automatic extension via Form 7004) · CMS — 2025 Marketplace Integrity and Affordability Final Rule

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FINAL QUARTER TASKS

- ○ Project your income for 2026 and 2027
- ○ Review unrealized gains and losses across your accounts
- ○ Collect cost-basis records for anything you sold
- ○ Look at any sale of appreciated property
- ○ Check which credits and deductions you still qualify for
- ○ Total your charitable giving for the year
- ○ Take your required minimum distribution
- ○ Review your Medicare coverage before Open Enrollment closes
- ○ Review and fund any trusts
- ○ Fund college accounts or make family gifts
- ○ Confirm your gifting plan while there is still time to act on it

BIRTHDAY MILESTONES

55	Distributions from a 401(k) or other qualified employer plan escape the 10% early-distribution penalty if you separated from service during or after the year you turned 55 · This exception does not apply to IRAs — rolling the plan balance into an IRA gives it up
59½	Distributions from IRAs and qualified plans are no longer subject to the 10% early-distribution penalty · Roth earnings also need the account to have been open five years to come out tax-free
60	Earliest age a widow or widower can claim a reduced Social Security survivor benefit on a deceased spouse's record
62	Earliest age you can claim a reduced Social Security retirement benefit on your own record
65	Apply for Medicare (Parts A and B) — your Initial Enrollment Period runs 7 months, starting 3 months before the month you turn 65 · Coverage always starts on the first of a month · If you miss it, the General Enrollment Period runs January 1 - March 31 and a late enrollment penalty may apply
67	Full retirement age for an unreduced Social Security benefit if you were born in 1960 or later
70	Claiming Social Security at 70 produces the maximum benefit — delayed retirement credits stop accruing
73	Required minimum distributions begin. Your first is due by April 1 of the year after you turn 73; every one after that by December 31

ANNUAL REVIEW

- ○ Update your health care directive, health care proxy, power of attorney and will
- ○ Revisit your estate plan and letter of intent
- ○ Rebalance your portfolio against what retirement now costs you
- ○ Check the beneficiaries on every pension, IRA, annuity, life policy, investment and bank account
- ○ Decide which trusts still earn their keep
- ○ Talk through gifting to family or to charity

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