

KEY PLANNING & INVESTMENT DEADLINES

FALL 2025

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FINANCIAL DATES & DEADLINES

SPECIAL OBSERVANCES

OCTOBER

Focus:
Cybersecurity

- October 1. Final deadline for establishing SIMPLE IRA for 2025
- October 1. FAFSA 2026-2027 opens
- October 15. Medicare Advantage and drug plan open enrollment begins
- October 15. 2024 extended individual tax returns due

- Cybersecurity Awareness Month*
- October 15-21. Retirement Security Week
 - October 31. Halloween

Are you scared
of being
hacked?

NOVEMBER

Focus:
Long-Term Care

- November 1. 2025 health insurance open enrollment starts
- November 11. Veterans Day (markets open)
- November 27. Thanksgiving Day (markets closed)
- November 28. Markets close at 1 p.m. ET

- Long-Term Care Planning Month*
- November 2. Daylight Savings Time ends
 - November 4. Election Day
 - November 29. Small Business Saturday

Do you have
a long-term
care strategy?

DECEMBER

Focus:
Year-End
Strategies

- December 7. Medicare Advantage and drug plan open enrollment closes
- December 25. Christmas Day (markets closed)
- December 31. Last day to:
 - Establish Keogh, solo 401(k)
 - Make contributions to 401(k)
 - Sell stock to realize gains/losses
 - Take RMDs
 - Pay expenses for itemized deductions
 - Make tax-deductible charitable contributions
 - Make annual tax-free gifts

- December 2. Giving Tuesday
- December 7. Pearl Harbor Day
- December 14. Hannukkah starts
- December 21. Winter Solstice
- December 26. Kwanzaa begins
- December 31. New Year's Eve

Do you
have your
documents in
order for year-
end strategies?

ANY QUESTIONS, PLEASE CALL US! 607-645-4127



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Questions? Please call

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