What a Year of Planning Looks Like With Us

At R.W. Rogé & Company, we believe that great financial planning happens year-round, not just during tax season or at annual reviews. This calendar offers a high-level look at how our advisory team supports you throughout the year, helping you stay organized, prepared, and confident as you move toward your long-term goals.

Our approach is built on proactive guidance, thoughtful timing, and a clear understanding of the key financial milestones that can shape your overall plan. From monitoring important tax and retirement deadlines to reviewing evolving goals and financial considerations, our team works collaboratively to keep you informed and prepared for the decisions that matter most.

This calendar is designed to give you a sense of what a structured, comprehensive planning relationship looks like across a full year. While every client's needs are unique, our commitment remains the same: to provide clarity, personalized support, and a steady roadmap through life's many financial transitions.

We hope you find this resource helpful as you explore what it means to work with a dedicated, fee-only fiduciary team. If you have questions or would like to learn more about how we can support your financial journey, we would be honored to connect with you.

Client Services Calendar
2026

January - June

Tax Return Review, Analysis, and Summary Letter
- Request and thoroughly analyze your most recent tax returns.
- Prepare a Tax Observation Report high lighting key figures and observations based on the tax return. This report serves as the starting point for deeper financial planning.
- Provide a summary of all tax-related transactions that occurred in the previous tax year. This letter serves as a reference when filing taxes in the current year.

Retirement Plan Contributions
- Evaluate retirement plan contributions, including IRAs and self-employment plans, to ensure they were maximized in the previous tax year and continue to be optimized for the current tax year. Consider employer-sponsored retirement plans and backdoor Roth conversions as well.

Legacy Planning and Estate Plan Review
- Review gifting strategies and legacy plan and provide key observations and insights.
- Discuss your wishes and make recommendations for estate planning strategies and consider potential estate tax issues.
- Discuss non-financial goals and how you would like to leave your legacy.
- Review estate plan documents, including fiduciaries and beneficiaries.
- Discuss gifting opportunities, estate tax risks, charitable giving considerations, and the overall estate plan flowchart.

Beneficiaries
- Review beneficiaries to ensure your assets are allocated according to your wishes and current circumstances.

Emergency Fund
- Review your emergency fund strategy to safeguard against unexpected financial challenges and maintain stability.

Goals
- Revisit your financial goals, and adjust strategies as needed to keep you on track for a secure and prosperous future.

Employee Benefit Review
- Review your employee benefits package to optimize your workplace perks and enhance your overall financial well-being.

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Client Services Calendar
2026

July - December

Required Minimum Distributions (RMDs) and Cash Flow Planning
- Calculate RMD amounts based on your preferences and the latest available account values as of December 31.
- Perform asset location tax analysis, then set up optimal monthly or annual distributions from designated accounts.
- Perform Qualified Charitable Distributions (QCDs) before taking RMDs to maximize tax efficiency.

Insurance and Long-Term Care
- Review Medicare and life insurance policies.
- Assess long-term care and property and casualty insurance policies.
- Determine whether these policies align with your needs and goals and if adjustments are necessary.

Roth Conversion and Distribution Analysis Reassessment
- Reevaluate Traditional IRA account values for potential future tax issues.
- Analyze optimal Roth conversion amounts for the current year and consider multi-year Roth conversion strategies and tax-efficient account distributions, if applicable.
- If you previously executed smaller conversions earlier in the year, revisit and assess whether additional conversions make sense before year-end.

Year-End
- Evaluate end of year planning opportunities.
- Explore and discuss year-end tax-saving opportunities, such as tax loss harvesting and capital gains management.

Charitable Giving Strategies
- Explore strategic charitable giving options to align with your values and maximize tax benefits, ensuring your contributions make a meaningful impact.
- Discuss effective philanthropic strategies that not only support causes important to you but also integrate seamlessly into your overall financial plan.

Portfolio and Investment Review
- Confirm your portfolio's risk level remains aligned with your goals and risk tolerance
- Review performance versus your target return and appropriate benchmarks
- Discuss our investment outlook and any recommended changes to your portfolio

Client Services Calendar
2026

Year-Round

Roth Conversions and IRA Distribution Planning
- Review Traditional IRA account values to identify potential future tax issues.
- Analyze and recommend additional IRA distributions and optimal Roth conversion amounts for the current year, considering the size of the IRA.
- Explore multi-year Roth conversion strategies and tax-efficient account distributions when appropriate.

Financial Plan Monitoring
- Monitor and discuss meaningful changes in lifestyle or expenses and assess the need for a financial plan update.

Portfolio and Investment Review
- Complete a comprehensive portfolio and investment review to assess performance, adjust strategies, and capitalize on new opportunities in the market.
- Ensure your investments align with your long-term objectives and risk tolerance, maximizing potential returns while minimizing unnecessary exposure.

35+ YEARS
R.W. Rogé & Company
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**This calendar outlines services included for clients under our full comprehensive financial planning and wealth-management agreement. Clients under a different agreement may receive a different set of services based on their engagement.*

Important Dates

JANUARY 15
Estimated quarterly tax payments due (Q4 2025).

MARCH 16
Partnership & S-Corporation Tax Returns Due for calendar-year entities (Form 1065 & 1120-S), unless an extension is filed.

APRIL 1
RMD Deadline for individuals who turned 73 in 2025 and are taking their first Required Minimum Distribution.

APRIL 15
- Individual Tax Returns Due (Form 1040) unless an extension is filed.
- Estimated Quarterly Tax Payments Due (Q1 2026).

JUNE 15
Estimated Quarterly Tax Payments Due (Q2 2026).

SEPTEMBER 15
Estimated Quarterly Tax Payments Due (Q3 2026).

OCTOBER 1
The Free Application for Federal Student Aid (FAFSA) opens for the 2027-2028 academic year.

OCTOBER 15
- Medicare Open Enrollment Begins (runs Oct. 15–Dec. 7).
- Deadline for Filing 2025 Tax Returns on Extension (Form 1040, 1120, 1041, etc.).

DECEMBER 31
- RMDs Must Be Taken by this date (for ongoing annual distributions).
- Last Day for 2026 Charitable Gifts & Tax-Year Planning Moves.