

What a Year of Planning Looks Like With Us

At R.W. Rogé & Company, Inc. we believe that great financial planning happens year-round. This guide 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 tax and retirement considerations to evolving goals and broader planning needs, our team works collaboratively to help keep you informed and prepared for the decisions that matter most.

This guide is designed to give you a sense of what a structured, comprehensive planning relationship looks like over the course of a year.

While every client's needs are unique, our commitment remains the same: to provide clarity, personalized support, and a steady roadmap through through life's many financial transitions, so you can focus on what matters most.

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 we would be honored to connect with you.



How We Support You Throughout the Year

A Structured Annual Review

Each year, we take time to step back and thoughtfully review your full financial picture.

- Revisit your goals and priorities
- Evaluate progress and any changes in your life
- Refine your strategy to stay aligned with where you are today and where you want to go

Ongoing Financial Plan Monitoring

Your financial plan evolves as your life does, and we stay attentive to those changes.

- Monitor for shifts in income, expenses, and lifestyle
- Identify adjustments that may be needed along the way
- Provide guidance to help keep your plan aligned and on track

Tax Awareness and Planning Considerations

We incorporate tax awareness into your broader financial strategy to support long-term efficiency.

- Review your tax situation and key considerations
- Identify planning opportunities where appropriate
- Coordinate tax-aware decisions within your overall plan
- Tax-optimized ROTH conversion and charitable giving analysis

Retirement Planning and Income Strategy

We help ensure your resources are positioned to support your lifestyle over time.

- Evaluate retirement contributions and savings strategies
- Assess income needs and long-term sustainability
- Balance growth, income, and tax efficiency
- Tax-optimized retirement distribution analysis

Investment Oversight and Portfolio Alignment

Your portfolio is managed with care to support your long-term goals.

- Monitor performance and portfolio positioning
- Review allocation relative to your goals and risk tolerance
- Make thoughtful adjustments when appropriate

Legacy and Estate Planning Conversations

We help you plan thoughtfully for how your wealth will be carried forward.

- Review beneficiary designations
- Discuss estate planning strategies and considerations
- Align your plan with your wishes for family and giving

How We Support You Throughout the Year

Risk Management and Insurance Review

A strong plan includes protection alongside growth.

- Review life, long-term care, and other insurance coverage
- Evaluate alignment with your needs and goals
- Identify potential gaps or areas for adjustment

Cash Flow and Emergency Planning

Stability today supports confidence in the future.

- Review cash flow and spending patterns
- Evaluate emergency reserves and liquidity
- Help ensure flexibility during periods of change

Charitable Giving and Purposeful Planning

For many clients, financial planning includes giving with intention.

- Explore charitable giving strategies
- Align financial decisions with your values
- Incorporate philanthropy into your broader plan

A Thoughtful, Ongoing Process

Financial planning is an ongoing relationship, not a one-time event.

- Provide guidance and perspective as your life evolves
- Support key decisions as they arise
- Help bring clarity and confidence to your financial life throughout the year



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**This guide 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.*

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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.