A plan for all seasons
WRAP YOUR YEAR-END UP RIGHT.

The merriment of the holiday season also brings some breathing room into our lives. Use this time to work with your advisor, tapping into tax-deferred growth opportunities, tax-advantaged investments and charitable-giving opportunities, among other strategies. In the blink of an eye 2019 will have arrived, so set defined financial goals for the coming year.

FALL 2018 | MARKET CLOSURES
Thursday, November 22: Thanksgiving Day
Tuesday, December 25: Christmas Day

MARK YOUR CALENDAR
☐ Monday, October 1: Last day to establish a SIMPLE IRA plan or a Safe Harbor 401(k) to be effective for 2018.
☐ Monday, October 15: Open enrollment for Medicare Parts C and D begins. Make any changes to your coverage by December 7.
☐ Monday, October 15: Last day to re-characterize your 2017 Roth IRA conversions.
☐ Tuesday, October 16: The final day to file a 2017 income tax return for those issued an extension.
☐ Monday, December 31: New Year’s Eve is the year-end charitable gift deadline for check and wire transfers.
☐ Monday, December 31: Last day to take 2018 required minimum distributions for those who turned 70½ before 2017.

PLANNING TO-DO’S
☐ Confirm cost of living: Next year’s Social Security adjustment is typically announced in October.
☐ Adjust your coverage: Prepare your documents for Medicare open enrollment, if eligible.
☐ Plan accordingly: Ask your advisor to coordinate with your tax advisor and attorney to address year-end financial and tax planning.
☐ Consider retirement: New retirement plan contribution limits come from the IRS. Adjust your contributions appropriately.
☐ Perform a portfolio review: If you’re invested in mutual funds, don’t forget about important capital gains distributions dates that typically fall in mid-December. Consider balancing where appropriate.
☐ Heed donation deadlines: Remember deadlines for year-end gift and charitable contributions. Be sure to allow enough time to complete donations, keeping tax limitations in mind.
☐ Prepare to tax-loss harvest: Review and implement year-end tax planning decisions for the upcoming tax season, then rebalance for tax efficiency.
☐ Consider your consultants: You’re likely to pick up investment tips around the holiday party punchbowl. No matter the source, take the cautious path: Consult your advisor before acting.
☐ Finesse 2019 financial goals: Reassess retirement savings and work with your advisor to make adjustments, if needed.