



THE BRIDGE YEAR • FOR CLIENTS

Your 2026 Planning Map

Four quarterly sessions. Sixteen touchpoints. One rhythm.

This is the calendar we run together in 2026. Every session has a target week, an agenda, what to bring, and the deliverable you walk away with. Print it, mark it up, keep it where you plan.

Five planning tracks

■ Comprehensive Planning

■ Portfolio Monitoring

■ Tax Planning

■ Estate Planning

■ Risk & Insurance

The year at a glance

Four quarterly sessions. Sixteen possible touchpoints. One rhythm.

Q1 · January – March Set the year's intention. We file last year cleanly, audit protection, and lay the H1 track. Annual Kickoff & Goal Setting Q4 Portfolio Wrap-Up Tax Prep & Filing Review Insurance Annual Audit	Q2 · April – June Course-correct at mid-year. Project the tax year, model Roth conversions, and refresh the estate plan. Mid-Year Planning Check-In Q1 Portfolio Monitoring Mid-Year Tax & IRMAA Projection Estate & Beneficiary Review	Q3 · July – September Position for year-end. Lock the retirement-income picture and set every year-end tax move. Retirement Income Deep-Dive Q2 Portfolio Monitoring Year-End Tax Strategy Open Enrollment & Benefits	Q4 · October – December Execute and confirm. Every conversion, gift, RMD, and rebalance lands on time. Year-End Comprehensive Review Q3 Portfolio Monitoring Final Year-End Tax Execution Year-End Gifting & Estate
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Off-cycle by design. Call within 7 days for inheritance, job change, marriage, divorce, birth, death of a beneficiary, sale of a home or business, serious diagnosis, an unplanned expense above 5% of net worth, or any IRS notice. No extra cost.

Q1 • January – March

Set the year's intention. We file last year cleanly, audit protection, and lay the H1 track.

COMPREHENSIVE PLANNING

Annual Kickoff & Goal Setting

• Every quarter

Agenda

- Net worth & cash-flow update
- Goals, life changes & H1 action list
- Annual contribution plan: 401(k), IRA, HSA, backdoor & mega-backdoor Roth
- Equity comp map: ISO / NQSO / RSU / ESPP vesting & exercise calendar

Bring

- Latest pay stubs and benefits summary
- Year-end statements: bank, brokerage, retirement
- Equity comp grant summary (vesting, strike prices, ESPP terms)
- Updated list of life goals (1, 5, 10 yr)

Deliverable

2026 Plan-on-a-Page + annual contribution & equity comp schedule

TAX PLANNING

Tax Prep & Filing Review

• Q1 only

Agenda

- Gather all year-end tax documents
- Review draft 1040 with CPA
- Q1 estimated tax payment (due Apr 15)
- Extension decision if needed

Bring

- W-2s, 1099s, K-1s, mortgage 1098, charitable receipts
- Prior-year return as reference
- CPA contact info if applicable

Deliverable

Tax-document checklist + Q1 estimate confirmation

PORTFOLIO MONITORING

Q4 Portfolio Wrap-Up

• Every quarter

Agenda

- Q4 return vs. benchmark
- Asset-allocation drift review
- Rebalancing plan with written instructions
- Fee & expense-ratio audit

Bring

- Year-end custodian statements
- Held-away accounts (401(k), HSA) screenshots

Deliverable

Rebalancing memo + fee audit summary

RISK & INSURANCE

Insurance Annual Audit

• Q1 only

Agenda

- Life-insurance coverage review
- Disability-income adequacy
- Long-term care need assessment
- Umbrella / P&C review

Bring

- Current policy declarations pages
- Home & auto renewal notices
- Employer benefits summary

Deliverable

Coverage gap report

Q2 • April – June

Course-correct at mid-year. Project the tax year, model Roth conversions, and refresh the estate plan.

COMPREHENSIVE PLANNING

Mid-Year Planning Check-In

• Every quarter

Agenda

- H1 goals progress report
- Cash-flow vs. plan review
- Life-events debrief
- H2 priorities reset

Bring

- H1 spending snapshot
- Any life events to flag (job, family, health, housing)

Deliverable

Updated Plan-on-a-Page + H2 action list

PORTFOLIO MONITORING

Q1 Portfolio Monitoring

• Every quarter

Agenda

- Q1 performance review
- Sector & allocation drift, incl. employer-stock concentration
- Rebalancing recommendation
- Contribution pacing check: 401(k), IRA, HSA on track to max

Bring

- Q1 custodian statements
- YTD contributions across retirement accounts

Deliverable

Rebalancing memo + contribution pacing schedule

TAX PLANNING

Mid-Year Tax & IRMAA Projection

• Q2 only

Agenda

- Full-year income projection (bonus, RSU vest, ESPP)
- Equity comp tax modeling: ISO AMT, NQSO/RSU timing, ESPP qualifying vs. disqualifying
- Roth conversion modeling with IRMAA overlay
- Tax-loss harvesting & charitable bunching (DAF)

Bring

- YTD pay stubs
- Equity comp YTD + upcoming vest/exercise windows
- Anticipated capital gains or business income

Deliverable

Year-end tax projection + equity comp & Roth conversion recommendation

ESTATE PLANNING

Estate & Beneficiary Review

• Q2 only

Agenda

- Beneficiary designation audit
- Will & trust document status
- DPOA & healthcare-directive check
- Account title & ownership review

Bring

- Copies of will, trust, DPOA, healthcare directive
- Current beneficiary forms (retirement, life, HSA)
- Estate attorney contact info

Deliverable

Beneficiary audit report + estate-document checklist

Q3 • July – September

Position for year-end. Lock the retirement-income picture and set every year-end tax move.

COMPREHENSIVE PLANNING

Retirement Income Deep-Dive

• Every quarter

Agenda

- Social Security timing analysis
- Withdrawal-sequence strategy
- RMD planning & projections
- Retirement income-gap analysis

Bring

- Social Security statements (ssa.gov)
- Pension benefit statements
- Anticipated retirement date

Deliverable

Retirement-income roadmap (5-year horizon)

PORTFOLIO MONITORING

Q2 Portfolio Monitoring

• Every quarter

Agenda

- Q2 performance vs. benchmark
- Bond / equity drift check
- Rebalancing instruction prep
- Cash drag review

Bring

- Q2 custodian statements
- Idle cash balances across accounts

Deliverable

Rebalancing memo + cash deployment plan

TAX PLANNING

Year-End Tax Strategy

• Q3 only

Agenda

- Year-end loss-harvesting plan
- Final equity comp execution: ISO AMT bracket-fill, NQSO/RSU sale decisions
- Roth conversion final decision + deduction bunching
- QCD for RMD satisfaction (age 70½+)

Bring

- Updated YTD income incl. equity comp realized
- Charitable giving targets
- Pending gain/loss positions & unexercised options

Deliverable

Year-end tax & equity execution checklist (dates and amounts)

RISK & INSURANCE

Open Enrollment & Benefits

• Q3 only

Agenda

- Health plan election review (Medicare AEP Oct 15 – Dec 7)
- HSA / FSA contribution modeling
- Employer life & LTD adequacy
- Supplemental insurance gaps

Bring

- Open enrollment packet from employer or Medicare.gov
- Anticipated 2027 medical needs
- Spouse's plan options for coordination

Deliverable

Benefits election recommendation memo

Q4 • October – December

Execute and confirm. Every conversion, gift, RMD, and rebalance lands on time.

COMPREHENSIVE PLANNING

Year-End Comprehensive Review

• Every quarter

Agenda

- Full action-item completion check
- Plan-document update
- Next-year goal-setting preview
- Year-end financial snapshot

Bring

- Action-list status from Q3
- Goal ideas for the coming year

Deliverable

Annual review report + 2027 planning preview

PORTFOLIO MONITORING

Q3 Portfolio Monitoring

• Every quarter

Agenda

- Q3 performance review
- Year-end fund distribution estimates
- Capital-gains tax impact
- Rebalancing before year-end

Bring

- Q3 statements
- Fund-distribution notices from custodian

Deliverable

Year-end rebalancing memo + gain/loss summary

TAX PLANNING

Final Year-End Tax Execution

• Q4 only

Agenda

- Charitable contribution deadline (Dec 31)
- Final Roth conversion window & business income timing
- 401(k) last-paycheck bump + HSA / 529 top-ups
- Prior-year IRA & backdoor Roth (open through Apr 15)

Bring

- Charitable giving list with amounts
- YTD contributions: 401(k), IRA, HSA, 529
- Remaining paychecks & deferral capacity

Deliverable

Confirmation memo: every year-end tax action executed

ESTATE PLANNING

Year-End Gifting & Estate

• Q4 only

Agenda

- Annual exclusion gifts (\$18k per recipient, 2026 indexed)
- Irrevocable trust funding
- Final RMD distribution confirm (Dec 31)
- Digital-asset & password-vault check

Bring

- Recipient list with amounts
- Trust funding capacity
- RMD calculations from custodian

Deliverable

Gifting confirmation + RMD execution sign-off

Engagement scope

Included

- Your fiduciary sounding board for comprehensive financial planning
- Investment management and portfolio monitoring
- Tax planning coordinated with your CPA, mid-year strategy, and year-end execution
- Estate planning covering beneficiary audits, wills, trusts, and gifting
- Risk management and insurance review across life, disability, LTC, P&C, and open enrollment

Not included

- Tax-return preparation and filing (we coordinate with your CPA)
- Legal document drafting (we coordinate with your estate attorney)
- Sale of insurance or annuity products (we are fee-only)

Questions about the calendar?

Email info@addaxbridge.com or call **240-292-9478**. Robin Kizito, CFP®, replies personally within one business day.

IRS & Medicare deadlines we won't let slip

Every numbered diamond on the Year at a Glance maps to one of these. Date, why it matters, what we do together.

1

January 15, 2026

TAX 2025 Q4 estimated tax

Final 2025 federal estimated-tax payment. Missing it triggers an underpayment penalty even if you file on time in April.

WHAT WE DO

We confirm the safe-harbor number in early January and queue the EFTPS or IRS Direct Pay transfer two weeks before the deadline.

2

April 1, 2026

RMD First-year RMD deadline

If you turned 73 in 2025, your very first Required Minimum Distribution must be out the door by April 1, 2026 — or you owe a 25% excise tax on the shortfall.

WHAT WE DO

We verify whether the first-year rule applies, calculate the distribution, and coordinate the custodian transfer well before the cutoff.

3

April 15, 2026

TAX 1040 filing + Q1 estimate

Federal 1040 (or extension) is due, and your first 2026 estimated payment is due the same day. Two separate obligations, one date.

WHAT WE DO

We coordinate with your CPA, confirm the Q1 voucher amount, and fund IRA / HSA contributions for 2025 before they expire.

4

June 15, 2026

TAX Q2 estimated tax

Second 2026 federal estimate. After a Q1/Q2 income shift (bonus, sale, RMD start), the safe-harbor math often needs re-running.

WHAT WE DO

We re-project the tax year at our mid-year session and adjust the Q2 voucher before you write the check.

5

September 15, 2026

TAX Q3 estimated tax

Third federal estimate. This is the last clean checkpoint before year-end tax moves narrow your options.

WHAT WE DO

We finalize the Q3 voucher and use the same session to lock the year-end Roth-conversion and capital-gain budget.

6

October 15, 2026

TAX Extension + IRMAA appeal window

Extended 1040 deadline. It is also the practical window to file an IRMAA appeal (SSA-44) if a 2024 life-changing event inflated your 2026 Medicare premiums.

WHAT WE DO

If you extended, we close out the return with your CPA and file the SSA-44 appeal package if the facts qualify.

7

October 15, 2026

MEDICARE Medicare AEP opens

Medicare Annual Enrollment Period begins. This is when Part D and Medicare Advantage plans can be changed for 2027 — formularies and networks shift every year.

WHAT WE DO

We pull your current drug list, compare 2027 plan options, and flag any plan that drops a medication or provider you rely on.

8

December 7, 2026

MEDICARE Medicare AEP closes

Hard close on Medicare plan changes for 2027. Miss it and you are locked in for the year except in narrow special-enrollment cases.

WHAT WE DO

We confirm the elected plan is submitted and you have written confirmation from Medicare before the window shuts.

9

December 31, 2026

RMD RMD · QCD · gifting · 401(k) deadline

The year-end cliff: Required Minimum Distributions, Qualified Charitable Distributions, annual-exclusion gifts, and 401(k) salary deferrals all close on this date.

WHAT WE DO

Our Q4 execution session lands every transaction with a 2026 confirmation number — RMDs, QCDs, gifts, conversions, and final 401(k) deferrals.