THE BRIDGE YEAR · FOR PROSPECTIVE CLIENTS

# A Preview of 2026 With Us

## Here is exactly what an Addax Bridge year looks like.

No mystery, no upsell page. This is the same calendar our clients receive — every session, every deliverable, every deadline. Read it end to end, then book a complimentary review if the rhythm fits the life you are planning.

### 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

## 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

## 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

## 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)

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## 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.*