

# KEY PLANNING & INVESTMENT DEADLINES

FALL 2025

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## FINANCIAL DATES & DEADLINES

## SPECIAL OBSERVANCES

### OCTOBER

FOCUS:  
Cybersecurity

**October 1.** Final deadline for establishing SIMPLE IRA for 2025  
**October 1.** FAFSA 2026-2027 opens  
**October 15.** Medicare Advantage and drug plan open enrollment begins  
**October 15.** 2024 extended individual tax returns due

Cybersecurity Awareness Month  
**October 15-21.** Retirement Security Week  
**October 31.** Halloween

Are you scared of  
being?

### NOVEMBER

FOCUS:  
Long-Term Care

**November 1.** 2025 Health insurance open enrollment starts  
**November 11.** Veterans Day  
**November 27.** Thanksgiving Day (markets closed)  
**November 28.** Markets close at 1 p.m. ET

Long-Term Care Planning Month  
**November 2.** Daylight Savings Time ends  
**November 4.** Election Day  
**November 29.** Small Business Saturday

Do you have a long-  
term care plan?

### DECEMBER

FOCUS:  
Year-End Planning

**December 7.** Medicare Advantage and drug plan open enrollment closes  
**December 25.** Christmas Day (markets closed)  
**December 31.** Last day to:  

- Establish Keogh, solo 401(k)
- Make contributions to 401(k)
- Sell stock to realize gains/losses
- Take RMDs
- Pay expenses for itemized deductions
- Make tax-deductible charitable contributions
- Make annual tax-free gifts

**December 2.** Giving Tuesday  
**December 7.** Pearl Harbor Day  
**December 14.** Hanukkah starts  
**December 21.** Winter Solstice  
**December 26.** Kwanzaa begins  
**December 31.** New Year's Eve

Do you have your  
documents in order for  
year-end planning?

IF YOU HAVE ANY QUESTIONS ABOUT THIS OR ANYTHING ELSE, PLEASE CALL US!  
910.663.4293

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**Questions? Please call**

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