Plan for More in 2027

A year-round planning guide to help you stay focused on what matters and consider the opportunities ahead.

KEY DATES TO KNOW IN 2027

MAR 31	APR 15	JUN 15	SEP 15	OCT 15	OCT 15 - DEC 7
Medicare Advantage Open Enrollment ends	Tax filing deadline or extension request	Second-quarter estimated tax payment	Third-quarter estimated tax payment	Extended tax return deadline, if applicable	Medicare Open Enrollment

Q1

JAN - MAR

Start with your full financial picture

The beginning of the year is a natural time to revisit your goals, assess changes in your life, and set the foundation for the year ahead.

- ☐ Revisit your financial goals and consider any major life events or expenses ahead.
- ☐ Review retirement savings and expected cash needs for the year.
- ☐ Confirm beneficiary designations remain aligned with your wishes and estate plan.
- ☐ Prepare for tax filing and identify questions your return may raise for the year ahead.

QUESTION TO CONSIDER: What has changed since you last took a comprehensive look at your financial plan?

Q2

APR - JUN

Coordinate taxes, protection and family priorities

Spring is a good time to connect tax insights with protection and family priorities.

- ☐ Review your completed tax return for planning opportunities related to income, investments, retirement, or charitable giving.
- ☐ Revisit insurance and risk-management needs as your circumstances evolve.
- ☐ Review education funding and other family priorities involving children or grandchildren.
- ☐ Consider whether upcoming expenses or major purchases may affect your cash and investment strategy.

QUESTION TO CONSIDER: Are the different parts of your financial life working toward the same priorities?

Q3

JUL - SEP

Check your progress and prepare for year-end decisions

Midyear is a natural time to assess your progress, revisit your investment strategy, and begin preparing for important year-end decisions.

- ☐ Review progress toward the goals you set at the beginning of the year.
- ☐ Confirm your investment strategy remains aligned with your goals, time horizon, and liquidity needs.
- ☐ If applicable, consider the timing of retirement distributions and how they may interact with taxes, cash flow, or charitable giving.
- ☐ Begin identifying estate, family or year-end planning matters that deserve attention.

QUESTION TO CONSIDER: What should you address now rather than waiting until December?

Q4

OCT - DEC

Make the most of year-end planning opportunities

The final months of the year offer important opportunities to review your estate and legacy plans, consider tax and charitable strategies, and look ahead.

- ☐ Review estate and legacy planning with the appropriate professionals.
- ☐ Consider charitable giving and other year-end tax-planning opportunities.
- ☐ Complete required retirement distributions and review whether a Roth conversion or other strategy may be appropriate.
- ☐ Review workplace benefits, portfolio considerations and gifting before applicable year-end deadlines.
- ☐ Look ahead to 2028 and identify changes in your income, expenses, goals or life circumstances that should be reflected in your plan.

QUESTION TO CONSIDER: Which decisions need to happen before year-end, and which require planning beyond it?

SEE HOW THE PIECES CONNECT.

Your tax, investment, retirement, estate, and family decisions can influence one another. A Janney Financial Advisor can help you consider your priorities together and identify the planning conversations that may deserve your attention.

WORKING WITH JANNEY

Depending on your financial needs and personal preferences, you may opt to engage in a brokerage relationship, an advisory relationship or a combination of both. Each time you open an account, we will make recommendations on which type of relationship is in your best interest based on the information you provide when you complete or update your client profile.

If you engage in a brokerage relationship, you will buy and sell securities on a transaction basis and pay a commission for these services. Our recommendations for the purchase and sale of securities will be based on what is in your best interest and reflect reasonably available alternatives at that time.

If you engage in an advisory relationship, you will pay an asset-based fee, which encompasses, among other things, a defined investment strategy, ongoing monitoring, and performance reporting. Your Financial Advisor will serve in a fiduciary capacity for your advisory relationships.

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By establishing a relationship with us, we can build a tailored financial plan and make recommendations about solutions that are aligned with your best interest and unique needs, goals, and preferences.

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