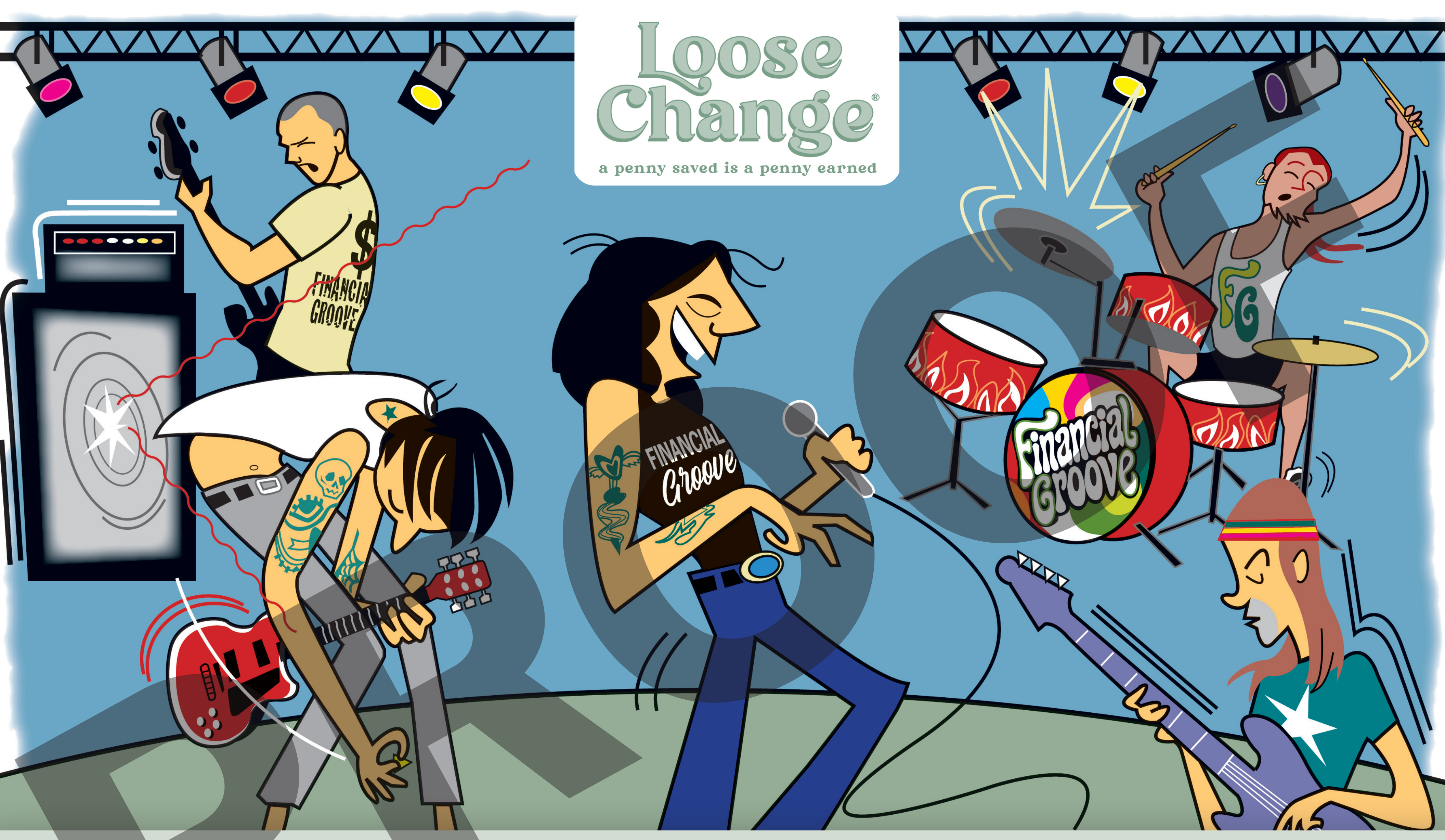


Rock On to Financial Wellness

2027 CALENDAR

FINRA Reference FR2026-0612-0198/E

Healthy Money Habits Greatest Hits

Picture the Grammy Awards stage, spotlights blazing. Your finances could headline their own chart-topping album: Healthy Money Habits Greatest Hits. If your family saved responsibly and made smart choices, you're likely to follow that winning track. But if they squandered cash and skipped saving, those off-key habits might still be playing in your life. Time to tune your approach with these platinum money habits.

Track 1: Examine Your Spending Habits

Small purchases add up fast. Keep a spending log for one or two weeks — write down every dollar. You'll be shocked by the total, just like discovering hidden tracks on an album. Once you see the pattern, you can edit your playlist and cut unnecessary expenses.

Track 2: Live Within Your Income

Cash is king on this track. Pay with cash so you spend only what you have. Credit cards? Treat them like a guest list — use only what you can pay off in full when the bill drops, avoiding painful interest charges.

Track 3: Pay Yourself

Make savings your opening act. Transfer money to your savings account first each month, before paying any other bills. As your income grows (your career encore), increase that savings contribution. Watch your nest egg become a chart-topper.

Track 4: Follow a Spending Plan

Create a monthly budget like a tour schedule, aligning income with expenses.

Master these habits, and your financial future will earn a Grammy for Best Sound Financial Management. Start today to turn good money habits into your greatest hits.

DECEMBER

		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

January 2027

FEBRUARY

	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28						

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
					New Year's Day 1	2
3	4	5	6	NEW MOON 7	8	9
10	11	12	13	14	FIRST QUARTER *2026 Fourth Quarter Estimated Tax Payment Due* 15	16
17	*Martin Luther King, Jr. Day* 18	19	20	21	FULL MOON 22	23
24 / 31	25	26	27	28	THIRD QUARTER 29	30

Swing into Tax Season

As the vibrant Mardi Gras floats fade and the last notes of second-line jazz echo through the streets, it's time to pivot from celebration to preparation. Tax Day 2027 is April 15th, approaching like a steady bass line — predictable yet demanding rhythm and improvisation. Channel that New Orleans jazz spirit to make filing smooth and soulful.

Start with a Warm-Up Rehearsal

Begin by gathering your W-2s, 1099s, and receipts. Think of this as collecting sheet music before the big gig. Use a dedicated folder or app to keep everything organized — no missed notes here.

Find Your Financial Groove

Review last year's return for missed deductions, such as home office expenses or energy credits. Just as a jazz musician riffs on a theme, explore new credits available in 2027 with your tax professional.

Keep the Beat with Deadlines

Set monthly reminders to track income and expenses. If you owe taxes, arrange payments early to avoid penalties — stay in sync like a tight rhythm section.

Call in the Pros for the Solo

Work with your trusted advisors for expert guidance, as they'll help you harmonize your portfolio with ever-changing IRS rules.

End with a Strong Crescendo

File electronically for faster refunds and e-sign to keep it effortless. By embracing the jazz mindset — flexible yet precise — you'll turn tax prep into a triumphant performance.

JANUARY

					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24/31	25	26	27	28	29	30

February 2027

MARCH

	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	Employer Deadline to send W-2 and 1099 forms 1	*Groundhog Day* 2	3	4	5	NEW MOON 6
7	8	9	10	11	12	13
FIRST QUARTER *Valentine's Day* 14	*Presidents Day* 15	16	17	18	19	FULL MOON 20
21	22	23	24	25	26	27
THIRD QUARTER 28						

Amp Up Your IRA Contributions Before the Deadline

As March kicks off with fresh energy, it's time to crank up your retirement savings. Tax Day on April 15, 2027, is your deadline to make a powerful contribution to your 2026 IRA. Like a blistering guitar solo building to an epic crescendo, funding your account now creates long-term financial harmony that resonates for decades.

Know the Limits and Timing

For tax year 2026, individuals under 50 can contribute up to $7,500 to a Traditional or Roth IRA, while those 50 and older can make an additional $1,100 catch-up contribution, for a total of $8,600. These contributions, allowed from January 1, 2026, through April 15, 2027, let your money grow tax-deferred or tax-free.

Choose Your Instrument

Select a Traditional IRA for potential upfront deductions that reduce your taxable income or choose a Roth IRA for tax-free withdrawals in retirement. It's like choosing between gritty distortion or clean, soaring tones—pick the option that best matches your future tax bracket and goals.

Crank Up the Volume with Action

Review your finances like you would tune your amp before a big show. Set up automatic transfers or make a bold lump-sum deposit today. Align this move with 2027 tax rules to maximize impact and consult your advisor to fine-tune your strategy.

Don't miss this power chord. Contributing before the April 15, 2027, deadline turns tax season into a chart-topping hit—building a retirement fund that stays rock-solid for years to come.

FEBRUARY

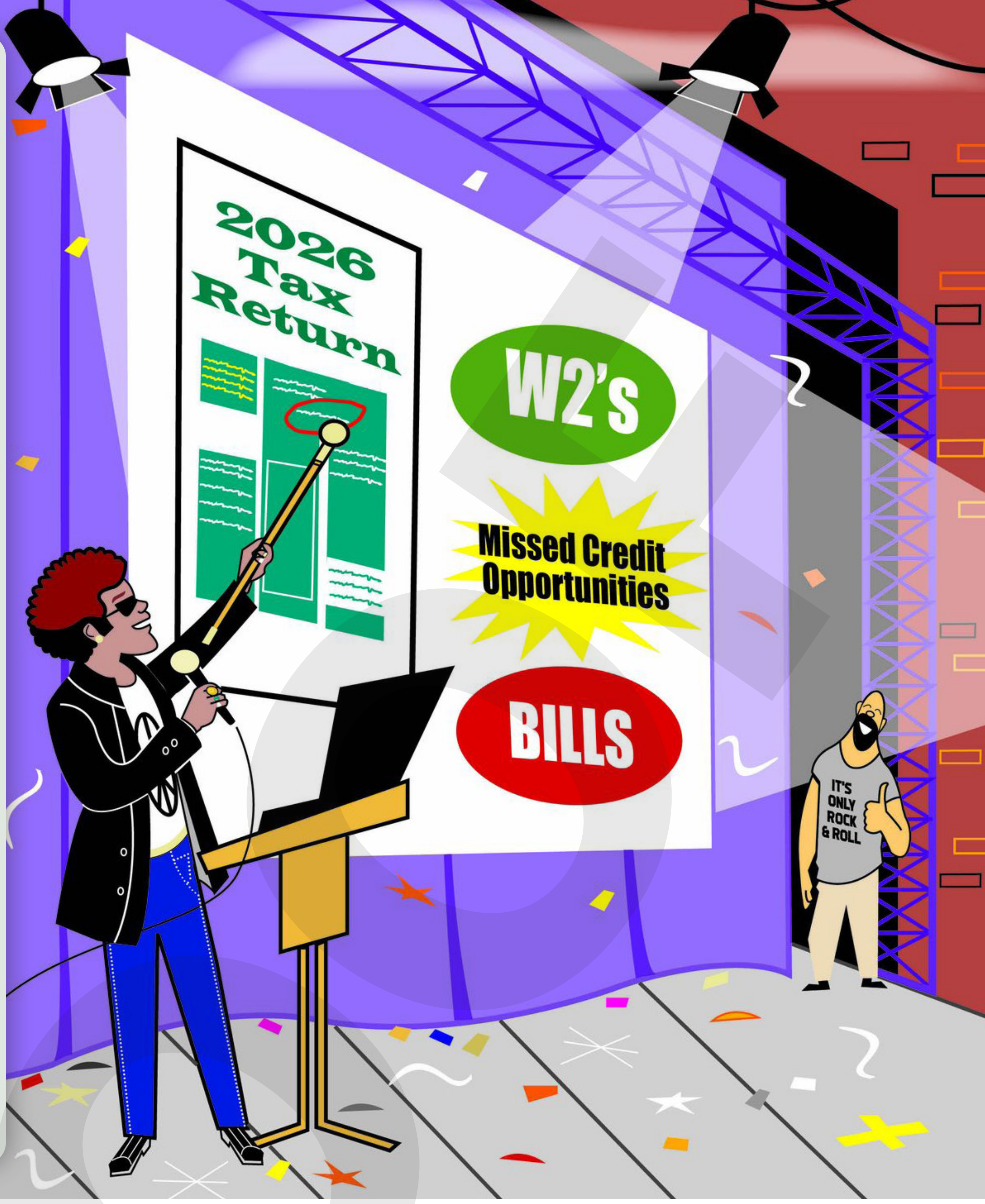
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28						

March 2027

APRIL

				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1	2	3	4	5	6
7	NEW MOON 8	9	10	11	12	13
14	FIRST QUARTER *Filing deadline for partnerships and S-corporations* 15	16	*St. Patrick's Day* 17	18	19	20
21	FULL MOON 22	23	24	25	26	27
Easter 28	29	THIRD QUARTER 30	31			



Rock On After Tax Day

As April's Tax Day curtain falls, the spotlight shifts to your financial encore. Just as a band reviews concert footage to perfect its next performance, a post-tax season checkup helps you fine-tune your money moves and keep your financial melody in harmony for the rest of 2027.

Review Last Year's Setlist

Retrieve your freshly filed 2026 tax return and review the highlights. Did your withholding hit the right notes, or were there unexpected deductions or surprises? Identify missed opportunities, such as overlooked credits or inefficient investments. This honest review reveals where your financial rhythm went offbeat.

Adjust for a Stronger 2027 Tour

Update your tax withholding to avoid next year's refund shock or surprise bill. If life changes hit — new job, marriage, or family additions — revisit your budget, like rewriting a chorus. Factor in rising costs and align your cash flow so every dollar plays its part.

Amplify Your Savings Solo

Maximize your mid-year contributions to your 401(k), IRA, or HSA. Consider tax-efficient moves such as rebalancing investments or tax-loss harvesting. These adjustments turn good planning into a chart-topping strategy.

Hit the Road with Confidence

April's post-tax review isn't just paperwork — it's your bridge to a stronger financial future. Schedule a midyear check-in with your advisor and keep rocking toward long-term wellness. The best financial albums are built on smart adjustments after each season.

MARCH

	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

April 2027

MAY

						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23/30	24/31	25	26	27	28	29

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
				1	2	3
4	5	NEW MOON 6	7	8	9	10
11	12	FIRST QUARTER 13	14	*Tax Filing Deadline* *2027 First Quarter Estimated Tax Payment Due* *Last day to fund IRA or HSA for the 2026 tax year* 15	16	17
18	19	FULL MOON 20	21	*Earth Day* 22	23	24
International Financial Independence Awareness Day 25	26	27	THIRD QUARTER 28	29	30	

Jammin' with 529 Plans

May 29th is designated as 529 Day. Turn up the volume on your child's future with a 529 college savings plan* — the ultimate power chord for higher education funding. Contributions grow tax-free when used for qualified expenses such as tuition, books, and room and board. Start riffing early and contribute regularly to give your investments more time to grow.

These plans are more versatile than ever. Take tax-free withdrawals for college costs and up to $10,000 (lifetime per beneficiary) toward qualified student loans for your child or siblings.

Families can withdraw up to $20,000 per year per beneficiary from 529 plans for qualified K-12 expenses — up from the previous annual limit of $10,000. Qualified expenses now include not only tuition but also curriculum and instructional materials (such as books or online courses), tutoring from licensed or expert instructors, dual-enrollment fees, standardized test fees (e.g., SAT/ACT), and educational therapies for students with disabilities.

Maximize the groove by claiming state tax deductions or credits on your contributions — many states offer dollar-for-dollar savings up to certain limits. Check your state's rules and keep the tax breaks coming.

With a 529 plan, you're not just saving — you're headbanging toward a brighter educational encore. Start playing today!

**Certain requirements may apply. Before investing, read the program offering statement and consider the investment objectives, risks, charges, and expenses. These plans are not guaranteed by any state or federal agency. If you are not a taxpayer of the state offering the plan, consider before investing whether you or the designated beneficiary's home state offers any state tax or other benefits that are only available for investments in that state's qualified tuition program.*

APRIL

				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

May 2027

JUNE

		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
						1
2	3	4	5	NEW MOON 6	7	8
Mother's Day 9	10	11	12	FIRST QUARTER 13	14	15
16	17	18	19	FULL MOON 20	21	22
23 / 30	24 / Memorial Day 31	25	26	27	THIRD QUARTER 28	National 529 College Savings Plan Day 29

Rocking the Inheritance: Timing Your Legacy Solo

Longer lifespans have transformed inheritances from epic, life-changing power chords into later-life financial encores for heirs. This shift raises a major question in the rock anthem of family wealth: When should your heirs receive their inheritance — and how do you ensure it cranks up their dreams rather than distorting them?

Consider Lifetime Gifts

Estate planning isn't just the final fade-out. Giving gifts during your life — straight up or through a trust — slashes estate taxes while helping heirs now. For example, in 2026, you can gift up to $19,000 per person annually without triggering gift or estate tax, like handing them a killer guitar before the big show.

Emotional Aspects to Weigh

An inheritance that arrives late in life can hit like feedback after the lights go down. Bad timing can strain family bonds like a broken guitar string. Giving early lets loved ones jam with their windfall while you're still rocking onstage.

Involve Family Now

If you want to share the wealth like a legendary riff, bring your heirs into the session today. Open conversations about financial goals and family values keep everyone in harmony. This makes them feel like bandmates, not just audience members, and aligns your setlist with their wildest aspirations.

Ultimately, nailing the timing and method of your wealth transfer turns inheritance into a meaningful benefit rather than a burden. Proactive planning and family involvement ensure your legacy hits the final power chord and leaves a lasting positive impact.

MAY

						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23/30	24/31	25	26	27	28	29

June 2027

JULY

				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		1	2	3	NEW MOON 4	5
6	7	8	9	10	FIRST QUARTER 11	12
13	Flag Day 14	Second Quarter Estimated Tax Payment Due 15	16	17	18	FULL MOON Juneteenth 19
Father's Day 20	21	22	23	24	25	26
THIRD QUARTER 27	28	29	30			

Fine-Tune Your Investment Instruments

As 2027 reaches its midpoint, now is an ideal time to pause and assess the performance of your financial strategy. Just as a great musical composition benefits from periodic tuning, a midyear portfolio review can help ensure your investments remain in harmony with your long-term goals.

Review the Sheet

A well-designed investment strategy serves as the sheet music for your financial future. As life evolves, it's important to evaluate whether your current portfolio mix and savings rate are still helping you stay on track toward your goals.

Check the Balance of the Ensemble

Market fluctuations can cause certain investments to outperform others. Comparing your current asset allocation* to your target allocation can reveal whether your portfolio has drifted from its intended balance. If equities, fixed income, and cash no longer align with your objectives, rebalancing may help restore balance. This can be accomplished by redirecting future contributions or adjusting existing holdings.

Know Your Comfort Level

Every investor has a different risk tolerance. Conservative investors may prefer a more conservative approach, while moderate and aggressive investors may be comfortable with a more dynamic performance. Your risk tolerance should reflect both your goals and your time horizon.

Adjust for Life's Changing Tune

Major life events—such as marriage, a career change, divorce, or welcoming a child—can shift your financial priorities. A financial professional can help fine-tune your strategy, keeping your plan aligned with the melody of your evolving goals.

**Asset allocation won't guarantee a profit or ensure against a loss but may help reduce volatility in your portfolio.*

JUNE

		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

July 2027

AUGUST

1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
				1	2	3
NEW MOON Independence Day 4	5	6	7	8	9	FIRST QUARTER 10
11	12	13	14	15	16	17
FULL MOON 18	19	20	21	22	23	24
25	THIRD QUARTER 26	27	28	29	30	31

Compose Your Final Masterpiece

August is National Make-a-Will Month, the ideal time to tune up your legacy and ensure your life's symphony plays exactly as you intended. Just as a great song needs a final arrangement, a well-drafted will gives you control, clarity, and sweet peace of mind.

Control Over Asset Distribution

Your will lets you decide exactly who inherits your home, savings, investments, royalties, or vintage record collection. Without one, state laws become the DJ, spinning your assets to relatives in a rigid order that might clash with your personal playlist.

Appoint Guardians for Minor Children

If you have young children, your will lets you name a trusted guardian. Otherwise, the court appoints a guardian, potentially someone who does not align with your wishes.

Name an Executor for Your Estate

Choose a reliable executor to manage your final set list. This trusted executor ensures your wishes are carried out smoothly, keeping the rhythm steady and reducing family drama or court-appointed solos by someone unfamiliar with your music.

Simplify Probate & Reduce Conflicts

A clear will keeps the probate process from becoming an endless jam session. It speeds things up, cuts costs, and prevents bitter solos over who gets what.

Creating a will isn't just for rock stars with platinum records — it's for anyone who wants to protect what matters. This August, make your legacy hit all the right notes.

JULY

				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

August 2027

SEPTEMBER

			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	NEW MOON 2	3	4	5	6	7
8	FIRST QUARTER 9	10	11	12	13	14
15	16	FULL MOON 17	18	19	20	21
22	23	24	THIRD QUARTER 25	26	27	28
29	30	NEW MOON 31				

The Insurance Playlist

September is Life Insurance* Awareness Month. When most people think about life insurance, they often hear a single note: financial protection for loved ones. While that remains an important part of the composition, permanent life insurance can play several additional roles in a well-orchestrated financial strategy.

Adding a Source of Retirement Income

Permanent life insurance accumulates cash value over time. This value may be accessed through tax-advantaged policy loans and can serve as another instrument in your retirement income strategy. Keep in mind that outstanding loans and interest will reduce the policy's death benefit.

Providing Support During Health Challenges

Life doesn't always follow the expected melody. If illness strikes, policy cash value may be available to help cover expenses. Some policies also offer optional riders that allow access to a portion of the death benefit if a chronic or terminal illness occurs.

Helping Keep a Business in Tune

For business owners, adequate life insurance prevents your enterprise from hitting a sour note. Coverage should be sufficient to settle business debts, sparing your family from having to liquidate assets to pay creditors.

Supporting Executive Benefits

The cash value of a permanent life insurance policy may also help fund non-qualified retirement plans, adding another layer to a comprehensive financial arrangement.

Consult your financial and insurance professionals to compose the perfect coverage for your unique rhythm.

**Applications for life insurance are subject to underwriting. No insurance coverage exists unless a policy is issued and the required premium to put it in force is paid. Accessing cash values may result in surrender fees and charges and may require additional premium payments to maintain coverage and will reduce the death benefit and policy values and may have tax consequences. Guarantees are based on the claims-paying ability of the issuer.*

AUGUST

1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

September 2027

OCTOBER

					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24/31	25	26	27	28	29	30

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1	2	3	4
5	*Labor Day* 6	FIRST QUARTER 7	8	9	10	11
12	13	14	FULL MOON *Extended S-Corp and Partnership returns due* *Third Quarter Estimated Tax Payment Due* 15	16	17	18
19	20	21	22	THIRD QUARTER 23	24	25
26	27	28	29	NEW MOON 30		

Open Enrollment: Tune Up Your Benefits Symphony

Open enrollment is your annual spotlight moment to review and adjust your benefits for the year ahead. Like a musician preparing for a major performance, it's time to fine-tune every element to work towards perfect harmony in your personal and financial well-being.

Find Your Personal Groove

Evaluate your healthcare needs — are your medical, dental, and vision plans still hitting the right notes? Check provider networks, coverage levels, and costs to ensure they align with your lifestyle. Then review the financial beat: premiums, deductibles, copays, and out-of-pocket maximums. Choose plans that provide strong protection without breaking your budget, creating a balanced rhythm between comprehensive care and affordability.

Harmony for Your Loved Ones

Consider your dependents' evolving needs. Their coverage might require a new arrangement or upgraded benefits — perhaps adding services or adjusting for life changes — to keep the whole family in sync and supported throughout the year.

Don't Skip the Encore

Boost your retirement savings with smart 401(k) contributions that build toward a crescendo in your future. Explore supplemental insurance policies for added protection, and compare flexible spending accounts (FSAs) and health savings accounts (HSAs) to maximize tax advantages and stretch your dollars.

Stay in the Know

Read all plan materials carefully, attend informational sessions, and ask questions as needed. Informed decisions during open enrollment help you compose a year of better health, financial stability, and long-term success.

SEPTEMBER

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

October 2027

NOVEMBER

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
					1	2
3	4	5	6	FIRST QUARTER 7	8	9
10	*Columbus Day* *Indigenous People's Day* 11	12	13	14	FULL MOON *Extended Deadline for filing 2026 federal individual income return if you filed Form 4868 by April 15, 2027* *Extended C-Corp returns due* 15	16
17	18	19	20	21	THIRD QUARTER 22	23
24 / *Halloween* 31	25	26	27	28	NEW MOON 29	30

Bring Harmony to Your Retirement Strategy

As retirement approaches, many people focus on securing their financial future. While 401(k)s, IRAs, and other retirement accounts often play leading roles, a taxable brokerage account can add an important layer of balance to your overall retirement planning strategy.

Financial Harmony Through Flexibility

Unlike tax-advantaged retirement accounts, which have specific rules governing withdrawals, a taxable brokerage account offers greater flexibility. You can access your funds when needed without incurring early withdrawal penalties, helping you stay on track when unexpected expenses arise or when new opportunities present themselves.

Expanding Your Investment Ensemble

A taxable brokerage account also gives you access to a broad range of investments, including stocks, bonds, mutual funds, and ETFs. This variety allows you to build an investment strategy that reflects your risk tolerance, time horizon, and retirement goals.

Understanding the Tax Rhythm

While contributions to traditional retirement accounts may offer upfront tax benefits, withdrawals are typically taxed as ordinary income. With a taxable brokerage account, taxes are typically owed only when investments are sold at a gain. Long-term investing may help reduce capital gains taxes, allowing more of your portfolio's growth to stay in your pocket.

Keeping Your Retirement in Balance

A taxable brokerage account can help bridge income gaps in retirement, especially if you retire early or have fluctuating income needs. By combining taxable and tax-advantaged accounts, you can build a more balanced financial strategy and gain greater control over your retirement income.

Your financial professional can help coordinate these strategies, ensuring all the pieces work together to support your long-term goals.

OCTOBER

					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24/31	25	26	27	28	29	30

November 2027

DECEMBER

			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1	2	3	4	5	FIRST QUARTER 6
7	8	9	10	Veterans' Day 11	12	13
FULL MOON 14	15	16	17	18	19	20
THIRD QUARTER 21	22	23	24	Thanksgiving 25	26	27
NEW MOON 28	29	30				

Your Year – End Financial Wellness Tune – Up

As the final chords of 2027 fade, it's time to crank up your financial strategy and rock into a prosperous new year. Just like a band fine-tuning before the big tour, a year-end review keeps your finances on beat and ready for whatever comes next.

Build Your Emergency Backup

If life hit a sour note and you drained your emergency fund this year, make replenishing it your top priority. Aim to save three to six months of living expenses in a high-interest cash account. This safety net lets you hit the right notes when unexpected expenses try to throw off your rhythm.

Plan the Next Tour

Don't just look in the rearview — scan the horizon for new gigs. Whether it's rising childcare costs, caring for aging parents, or higher gas and grocery prices, map out these upcoming expenses now. Adjust your budget like a setlist, making room for every crescendo so you stay in harmony with your financial goals.

Check Your Coverage Gear

Review your insurance like you would test equipment in a staging area. Get fresh quotes on your homeowner's and auto policies to ensure you're not overpaying. If you have a flexible spending account, review the rules — use any remaining balance before December 31.

Rock steady into 2028 with confidence. Your financial wellness tour starts with these smart moves.

NOVEMBER

	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

December 2027

JANUARY

						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23/30	24	25	26	27	28	29

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1	2	3	4
5	FIRST QUARTER 6	7	8	9	10	11
12	FULL MOON 13	14	15	16	17	18
19	THIRD QUARTER 20	21	22	23	*Christmas Eve* 24	*Christmas Day* *Hanukkah* 25
Kwanzaa 26	NEW MOON 27	28	29	30	*Required Minimum Distributions are due for individuals 73 or older* *New Year's Eve* 31	

2026

JANUARY

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

FEBRUARY

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28

MARCH

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

APRIL

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

MAY

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24/31	25	26	27	28	29	30

JUNE

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

JULY

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

AUGUST

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23/30	24/31	25	26	27	28	29

SEPTEMBER

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

OCTOBER

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

NOVEMBER

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

DECEMBER

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

2028

JANUARY

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23/30	24/31	25	26	27	28	29

FEBRUARY

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29				

MARCH

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

APRIL

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23/30	24	25	26	27	28	28

MAY

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

JUNE

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

JULY

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23/30	24/31	25	26	27	28	29

AUGUST

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

SEPTEMBER

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

OCTOBER

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

NOVEMBER

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

DECEMBER

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24/31	25	26	27	28	29	30