



# Annual Tax Planning Timeline

## As early in the year as possible:

- Gifting/transfer of assets to others
- Roth conversions

## Jan 15:

- Pay fourth quarter estimated taxes from previous year

## Mar 15:

- File partnership (1065) and s-corp (1120S) income tax returns

## Apr 1:

- Take initial Required Minimum Distribution (RMD) retirement assets, if required and not done the previous year

## Apr 15:

- Pay first quarter estimated taxes
- Make previous year IRA, Coverdell, health savings account and in some states 529 plan contributions
- File individual (1040) income tax returns
- Make SEP IRA contributions (unless an extension is filed)
- File estate & trust (1041) tax returns
- File calendar year c-corp (1120) income tax returns

## Jun 15:

- Pay second quarter estimated taxes

## Sep 15:

- Pay third quarter estimated taxes
- File partnership (1065) and s-corp (1120S) returns if extended
- File calendar year c-corp (1120) returns if extended
- Make previous year SEP IRA contributions (if entity return extended)

## Sep 30:

- File estate & trust (1041) returns if extended

## Oct 15:

- File individual (1040) returns if extended

## Dec 31:

- Complete gifting/transfer of assets to others
- Complete all charitable contributions
- Take Required Minimum Distributions from retirement plans if required
- Complete SEP IRA, 401(k), 403(b), and 457 plan contributions
- Complete 529 contributions for education needs