



WELLS FARGO

2026 Financial Calendar

JANUARY

TAX PREPARATIONS:

- Begin collecting all tax-related documents.

INVESTMENT CHECKUPS:

- Adjust 401k contributions to the new 2026 limits: \$24,500, plus an \$8,000 catch-up if you're 50 or older (\$11,250 if you're 60 to 63). Starting in 2026, if you earned over \$150,000 last year, catch-up contributions must be Roth.
- Rebalance your 401k account.
- Review and adjust IRA contributions to the new 2026 limits: \$7,500, plus a \$1,100 catch-up if you're 50 or older.
- As RSRs vest and Wells Fargo stock accumulates, review your investments to ensure a diversified portfolio.

SALARY & BONUS:

- Review tax withholding with the [IRS Tax Withholding Estimator](#).
- Bonus amounts are typically communicated in January. Decide on your bonus allocation to your 401k via Empower before it pays out. Modify post-bonus. [Wells Fargo Empower 401k](#)
- When receiving a raise, consider increasing 401k contributions, increasing amounts contributed to savings, and/or funding your IRAs. A backdoor Roth IRA could be beneficial. [Contact us](#) for more information.

FINANCIAL PLANNING:

- Review current risk levels and financial goals. As you get closer to retirement, review how much downside risk you are comfortable with. We continually reassess risk levels for our clients.
- Calculate net worth for a clearer financial picture. This allows you to easily see your investments and ensures adequate risk is being taken across all accounts. Review your portfolio performance.

FEBRUARY

BONUS ALLOCATIONS:

- Wells Fargo bonuses typically pay out in February or early March. Prioritize your allocation: 401k contributions (bonus pay counts toward your deferral, and the company match is made annually at year-end, so front-loading doesn't cost you match dollars), HSA, debt payment, savings, and investments. This is also a time to consider paying down your mortgage.
- Review and adjust lifestyle expenses. Any amount needed in the short term can be invested in short-term products. Top money market accounts and CDs are paying close to 4%. [Contact us](#) for guidance if you cannot find a competitive rate.
- Check emergency fund levels.

HSA & EQUITY COMPENSATION:

- Consider external HSA funding and check investment readiness. The 2026 HSA limits are \$4,400 for individual coverage and \$8,750 for family, plus a \$1,000 catch-up at 55 or older. HSA balances above the investment threshold, typically \$2,000, can be invested. [Optum Bank Wells Fargo HSA](#)
- New for 2026: the Wells Fargo 401k allows up to \$10,000 per year in after-tax contributions, opening the door to a mega backdoor Roth strategy. [Contact us](#) to see if it fits your plan.
- RSR grants are typically announced and awarded in February or March. Note your new grant amount and vesting schedule. We have an article with more information on [RSRs](#).

MARCH

BENEFIT UTILIZATIONS:

- Use leftover carried-over PTO. March 15th is the deadline to use it or lose it. For most full-time employees, carryover is capped at 40 hours (5 days), and cap-state rules differ.
- Verify your bonus withholding was adequate once it hits your paycheck. Coordinate with your CPA on estimated payments if needed.

CREDIT & SECURITY:

- [Pull one of your yearly credit reports for security purposes](#). You can pull one report from each of the three reporting agencies each year, so it's better to ladder it so you are reviewing your credit throughout the year. Alternatively, you can sign up with a credit monitoring agency.
- Consider increasing the security measures for your online accounts. Now is a good time to change your passwords and add two-factor authentication.

APRIL

TAX & INVESTMENTS:

- Tax Day is April 15, 2026. Review your tax return and evaluate the tax efficiency of your taxable account. This includes qualified and non-qualified dividends, and short and long-term capital gains.
- Look at your tax buckets and evaluate what makes most sense given your tax bracket, pretax 401k, or Roth 401k contributions.
- Review when to sell RSRs as it pertains to tax impact. Use losses to offset gains, taking full advantage of tax loss harvesting.
- Consider the benefits of diversification versus investing in one single stock. Broader exposure can be less risky.

MAY

INSURANCE:

- Examine insurance policies for optimum coverage and cost. This includes car, home, renters, and life insurance.

JUNE

CREDIT & SOCIAL SECURITY:

- Analyze another credit report.
- Review Social Security statements at ssa.gov, especially if you are closer to retirement.

JULY

MID-YEAR REVIEW:

- Assess half-year financial progress. Check spending patterns and adjust for savings goals.
- Check your 401k pace. Are you on track to reach the \$24,500 limit by year-end?

AUGUST

EDUCATION:

- Consider contributing to a 529 plan, if applicable. Contributions up to the \$19,000 annual gift exclusion are gift tax-free per beneficiary.

SEPTEMBER

CREDIT & SAVINGS:

- [Pull the third credit report of the year.](#)
- Begin saving for holiday gifts and travel.
- If you're eligible for the Deferred Compensation Plan, watch for the fall election window and review your decision before it opens.

Note:

This calendar provides a structured guideline for Wells Fargo employees. However, everyone's financial situation is unique. Consultation with a financial expert is recommended for personalized advice.

Calamita Wealth Management is an independent, fee-only fiduciary advisor and is not affiliated with, endorsed by, or sponsored by Wells Fargo & Company. Plan details are based on publicly available Wells Fargo plan documents as of 2026.

OCTOBER

HEALTH PLANNING:

- Reassess health insurance options. Annual Benefits Enrollment typically opens in late October and runs about 3 weeks (the 2026 enrollment window was October 27 through November 14). Plan to attend the open enrollment webinar.
- Schedule health appointments to utilize out-of-pocket deductibles. This is also a great time to get new glasses or contacts.
- Complete your Well-Being Program activities. You can earn up to \$800 in HSA or HRA dollars, plus \$400 more for an enrolled spouse or partner, by finishing health and wellness activities before the year-end deadline.

ESTATE PLANNING:

- Reevaluate beneficiaries across all accounts, including 401k, IRA, and life insurance.
- Consider adding beneficiaries to your bank accounts and taxable investment accounts. This will supersede what is in your Will but will avoid probate.
- Review all account titling to ensure it follows your estate attorney's suggestions.
- Review your overall estate plan to ensure it still aligns with your wishes.

NOVEMBER

YEAR-END INVESTMENTS:

- Confirm 401k and IRA are set to max out for the year.
- Remember: you must be employed on December 15 to receive the annual 401k match, which Wells Fargo deposits at year-end.

GIFTING:

- Are there any gifts that still need to be made this year? Gifts up to the \$19,000 annual exclusion per recipient are gift tax-free in 2026.

CHARITABLE CONTRIBUTIONS:

- Explore tax-efficient funding strategies, such as gifting appreciated stock.

DECEMBER

REFLECTION & PLANNING:

- Reflect on the year's financial journey.
- Plan the financial strategy for the upcoming year.
- Utilize any remaining benefits from Wells Fargo before they reset on January 1.