SINGH PWM GUIDE

The Fill-The-Bracket Roth Sheet

A Worksheet-Driven Way to Use Your Low-Income Years
Before RMDs Force Your Hand

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Get the fillable worksheet and be notified when the 2027 numbers publish: singhpwm.com/guides/fill-the-bracket-roth-sheet

What this guide answers

A gap year, the stretch between retiring and Social Security starting, between a layoff and the next job, or the years before Required Minimum Distributions begin, is the only time your household controls its own taxable income directly. "Filling the bracket" means deliberately realizing ordinary income, through a Roth conversion, or long-term capital gains, through selling and rebuying at a higher basis, up to the top of a target bracket and no further. Done well, it moves money out of a tax-deferred account at a known, often low, rate instead of an unknown, often higher, rate later. Done carelessly, sized to a round number instead of the actual room left, it either wastes the bracket or spills into the next one, or worse, trips a cliff nobody was watching. This guide is the mechanical, do-it-yourself version: how to calculate the room, year by year, and a worksheet to run it yourself.

IN SHORT

- Your room to fill a bracket is rarely just "the bracket ceiling minus your income." Three other ceilings, the ACA subsidy cliff, the IRMAA lookback, and your own risk tolerance for a multi-year commitment, can all bind first.
- The math is simple arithmetic you can run yourself every year: baseline taxable income, the target bracket's top, the room between them, checked against whichever cliffs apply to your situation that year.
- A gap year unused is room that never comes back. The bracket resets every January 1, but this year's unfilled 12% bracket does not roll into next year.

Contents

1. The Decision in Front of You

> You just retired, or you were laid off, or your pension has not started yet, and for the first time in decades your household's taxable income is lower than it has been since your first job, or lower than it will ever be again once Social Security and Required Minimum Distributions arrive. That gap will not last. Every year of it that passes with a mostly-empty tax bracket is a year of cheap room you cannot buy back later.

$76,000

Width of the 12% federal bracket in 2026, married filing jointly, the room available every year the bracket resets

$81,760

The 2026 ACA marketplace subsidy cliff (400% of the federal poverty level, household of two) that can bind before the tax bracket does

3 cliffs

Separate ceilings, the tax bracket, the ACA subsidy cliff, and the IRMAA lookback, that can each independently cap your room in a given year

Most households in this position either do nothing, letting the pre-tax account keep compounding untouched, or convert a round number that felt right at the time, $50,000, "10% of the IRA," without checking it against the actual room in the bracket or against the other cliffs that might be closer. Both mistakes have a price. Doing nothing means a larger pre-tax balance forcing larger Required Minimum Distributions later, stacked on top of Social Security, often landing in a higher bracket for the rest of retirement than the one available right now. Converting a round number either leaves cheap room on the table or spills into the next bracket, or a cliff, without anyone deciding to pay for it on purpose.

THIS IS WRONG FOR YOU IF

You are still working full income, in which case there is no gap to fill, this year's bracket is already occupied by your salary. It is also the wrong year for this if you have a large, irregular income event already scheduled, a business sale, a severance payment, a Roth conversion done in a prior year that has not finished settling, since stacking another deliberate conversion on top makes the math harder to control, not easier.

The rest of this guide is the arithmetic: how to find the actual room in a given year, not the theoretical room, and a worksheet at the end you can rerun every year this applies. The companion checklist walks the same sequence in one page if you want the short version first.

2. How the Rule Actually Works

> "Filling the bracket" is arithmetic, not a product: find your baseline taxable income, find the top of the bracket you are targeting, realize ordinary income or capital gains up to the difference, and stop. The two tools that create that income on purpose are Roth conversions and long-term capital gains harvesting, and they behave differently enough that the order you use them in matters.

Marginal, not average

A bracket is a rate that applies to the next dollar, not to all of your income. Converting into the top of the 12% bracket does not mean your whole IRA balance gets taxed at 12%, it means the specific dollars you convert this year, from your current taxable income up to the bracket's ceiling, are taxed at your marginal rate for that stretch. Most gap-year households straddle two or three brackets in the same conversion: the first several thousand dollars converted might land in the 10% bracket, the rest in the 12%, if baseline income is low enough. The worked example in Section 4 shows this straddle with real numbers.

Roth conversions: the mechanics that matter

A Roth conversion moves money from a traditional IRA or 401(k) to a Roth account, and you owe ordinary income tax on the pre-tax amount converted, in the year you convert it. Three mechanics change how you should use one:

- **No income limit on conversions.** Unlike direct Roth contributions, which phase out above $242,000 of MAGI for married couples in 2026, there is no income ceiling on how much you can convert.
- **Irrevocable.** The 2017 Tax Cuts and Jobs Act eliminated recharacterization for conversions made in 2018 or later. Once you convert, you cannot undo it if the market drops the next month or you realize you converted too much for the year.
- **Pro-rata if you hold both pre-tax and after-tax dollars in traditional IRAs.** If any of your traditional IRA balance is after-tax (nondeductible contributions you tracked on Form 8606), a conversion pulls a proportional share of pre-tax and after-tax dollars, you cannot cherry-pick just the after-tax portion.

Capital gains harvesting: the mechanic that matters

Selling an appreciated position in a taxable brokerage account and immediately buying it back (there is no wash-sale rule for gains, only for losses) resets your cost basis higher and realizes the gain now, at this year's rate, instead of later at an unknown rate. The key mechanic: long-term capital gains stack on top of your ordinary income when the IRS determines which capital gains rate applies. A Roth conversion that fills your ordinary-income bracket first can push capital gains that would otherwise have qualified for the 0% rate into the 15% zone. Figure 3 in Section 3 shows this stacking directly.

The edge case most people get wrong: MAGI versus taxable income

Tax brackets are measured against taxable income, income after your standard or itemized deduction. The ACA subsidy cliff and the IRMAA tiers are measured against Modified Adjusted Gross Income (MAGI), which is closer to gross income, before the deduction. A household that carefully fills the 12% bracket, measured in taxable income, can still blow through the ACA cliff or an IRMAA tier, both measured in MAGI, without realizing it, because the two ceilings are not stated in the same units. Figure 2 in Section 3 puts all four ceilings on one MAGI line so you can see how far apart they actually sit.

> **RULE OF THUMB**
>
> Before converting or harvesting to the top of a bracket, convert the bracket ceiling to an AGI-equivalent by adding back your standard deduction, then compare that number to the ACA cliff and the IRMAA tier that applies to you. The smaller of the two is your real ceiling for the year.

3. What the Numbers Say in 2026

> Four sets of figures drive every fill-the-bracket decision this year: the ordinary income brackets, the long-term capital gains brackets, the ACA subsidy cliff, and the first IRMAA tier. All four are below, with the source and retrieval date for each.

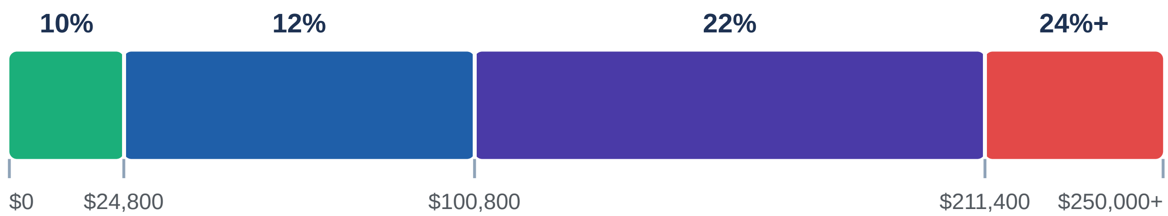
2026 federal ordinary income tax brackets, married filing jointly

Rate	Taxable income
10%	$0 to $24,800
12%	$24,800 to $100,800
22%	$100,800 to $211,400
24%	$211,400 to $403,550
32%	$403,550 to $512,450
35%	$512,450 to $768,700
37%	Over $768,700

Source: IRS Rev. Proc. 2025-32. Retrieved September 16, 2026.

The 12% bracket alone is $76,000 wide for a married couple in 2026. That room resets every January 1 and does not carry over if you do not use it.

Figure 1. The 2026 federal ordinary income bracket ladder, married filing jointly, taxable income up to $250,000.



Taxable income, not adjusted gross income, after the standard or itemized deduction. The 24% bracket continues to $403,550 before stepping to 32%; only the first $38,600 of it is shown here to keep the chart legible.

Source: IRS Rev. Proc. 2025-32. Retrieved September 16, 2026.

Rate	Taxable income, MFJ	Bracket width
10%	$0 to $24,800	$24,800
12%	$24,800 to $100,800	$76,000
22%	$100,800 to $211,400	$110,600
24%	$211,400 to $403,550	$192,150

The three cliffs that can cap your room before the bracket does, 2026

Cliff	2026 threshold	Measured in	What happens if you cross it
ACA marketplace subsidy cliff	400% of FPL ($81,760, household of 2)	MAGI	The entire premium tax credit disappears, not a partial reduction
First IRMAA tier	$218,000 (MFJ)	MAGI, 2-year lookback	Both spouses' Medicare Part B and Part D premiums jump by $1,148.40 per person, per year, for the full year, two years later
Net Investment Income Tax	$250,000 (MFJ)	MAGI, unindexed since 2013	An additional 3.8% surtax on investment income above the threshold; Roth conversion income itself is not investment income for this tax, but it raises the MAGI that determines whether other investment income gets taxed at the extra 3.8%

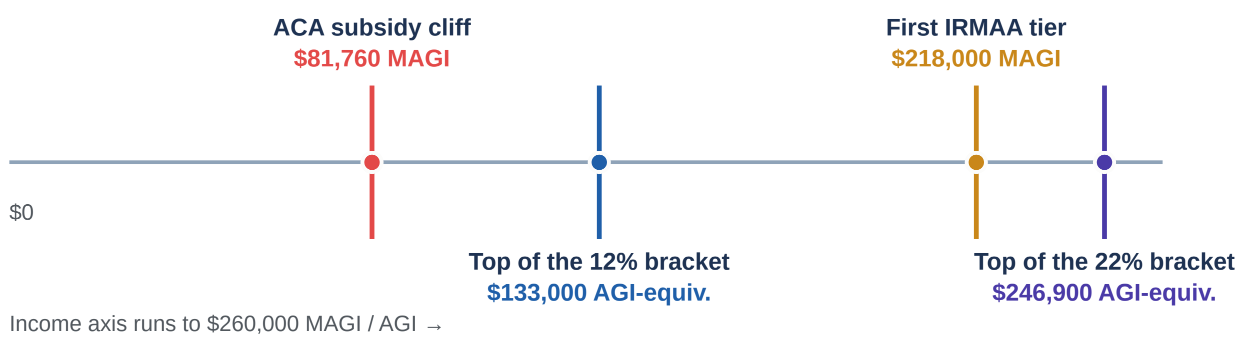
Source: ACA premium tax credit rules for 2026 plan year coverage (enhanced subsidies expired December 31, 2025); CMS 2026 Medicare cost announcement; Internal Revenue Code Section 1411. Retrieved September 16, 2026.

THE ACA CLIFF IS BACK FOR 2026

The enhanced premium tax credits that removed the 400% FPL cliff from 2021 through 2025 expired at the end of 2025 and were not extended by Congress. For 2026 marketplace coverage, the credit disappears entirely above 400% of the federal poverty level, based on 2025 poverty guidelines, one year behind the coverage year by standard ACA practice. There is no partial phase-out at the cliff: one dollar of MAGI over the line and the entire credit is gone for the year, not reduced.

The ACA subsidy cliff and the first IRMAA tier both bite well before you reach the top of the tax bracket you are trying to fill.

Figure 2. Four ceilings on one income line, 2026 (married filing jointly).



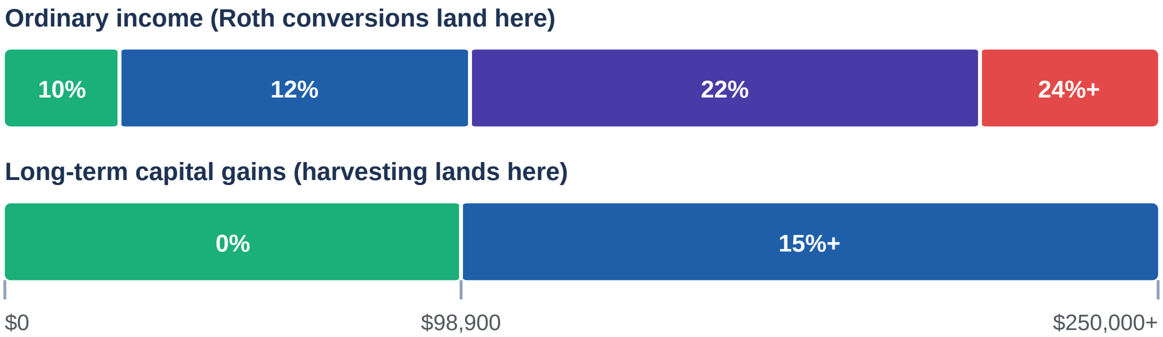
Illustrative. Bracket ceilings are converted to an AGI-equivalent by adding back the $32,200 married filing jointly standard deduction so all four lines sit on the same income measure. Your actual standard deduction may be higher if you or your spouse are 65 or older.

Source: IRS Rev. Proc. 2025-32; CMS 2026 Medicare cost announcement; ACA premium tax credit rules as reverted for plan year 2026. Retrieved September 16, 2026.

Ceiling	2026 value	Measured in
ACA marketplace subsidy cliff (household of 2)	$81,760	MAGI
Top of the 12% bracket	$133,000	AGI-equivalent
First IRMAA tier	$218,000	MAGI (2-year lookback)
Top of the 22% bracket	$246,900	AGI-equivalent

A Roth conversion and a capital gains harvest do not fill the same bracket. Stack them in the wrong order and you can push gains that would have been tax-free at 0% into the 15% zone.

Figure 3. Ordinary income brackets versus long-term capital gains brackets, 2026 (married filing jointly, taxable income up to $250,000).



Both rows share the same $0 to $250,000 taxable income scale. Long-term capital gains stack on top of ordinary income when the IRS determines which capital gains rate applies, so the order you fill the bracket in changes the outcome.

Source: IRS Rev. Proc. 2025-32. Retrieved September 16, 2026.

Income type	0% / 10%	Next band	Then
Ordinary income (MFJ)	10%: $0-$24,800	12%: $24,800-$100,800	22%: $100,800-$211,400
Long-term capital gains (MFJ)	0%: $0-$98,900	15%: $98,900-$613,700	20%: above $613,700

Want your own baseline income and cliffs checked before you convert a dollar this year? Schedule a Strategic Fit Interview.

4. The Worked Example

> Anil and Priya Bhargava, a fictional Scottsdale, Arizona household built to illustrate the mechanics, retire in 2026 at 63 and 61. They have $3.3M in traditional IRAs and 401(k)s and a $260,000 taxable brokerage account with about $165,000 of unrealized long-term gains. Their Required Minimum Distributions will not start until age 75. This example holds 2026 tax figures constant across all five years for clarity; real figures index annually.

Years 1 through 4 (2026 to 2029): the ACA cliff binds, not the bracket

The Bhargavas need ACA marketplace coverage until both are on Medicare, Anil at 65 in 2028, Priya at 65 in 2030. Their baseline income, dividends, interest, and a small rental, starts at $45,000 and drifts up slightly each year. If they filled the 12% bracket to its ceiling, they would convert enough to reach roughly $133,000 of AGI. Instead, Figure 2 shows the ACA cliff, $81,760 of MAGI for their household of two, binds first, and is not close: it caps them more than $50,000 short of the tax bracket's own ceiling.

Each year, they calculate room to the ACA cliff, not the bracket, and convert just under it, leaving a buffer for year-end dividends they cannot fully predict in advance:

- **2026:** baseline $45,000, room to the cliff $36,760, convert $36,000, new AGI $81,000.

- **2027:** baseline $46,000, room to the cliff $35,760, convert $35,000, new AGI $81,000.
- **2028:** baseline $47,000, room to the cliff $34,760, convert $34,000, new AGI $81,000. Anil turns 65 and enrolls in Medicare this year, but Priya still needs marketplace coverage, so the household's ACA cliff still applies to their combined MAGI.
- **2029:** baseline $48,000, room to the cliff $33,760, convert $33,000, new AGI $81,000.

In each of these four years, the taxable income after conversion lands at $48,800 ($81,000 of AGI less the $32,200 standard deduction), straddling the 10% and 12% brackets. In 2026, for example, the first $12,000 of the conversion (from $12,800 to $24,800 of taxable income) is taxed at 10%, or $1,200, and the remaining $24,000 (from $24,800 to $48,800) is taxed at 12%, or $2,880, for $4,080 of federal tax on a $36,000 conversion, a blended rate of 11.3%. The same arithmetic, repeated with each year's slightly higher baseline, produces $3,980, $3,880, and $3,780 of tax in years 2 through 4.

Year 5 (2030): the ACA cliff lifts, IRMAA takes its place

Once Priya turns 65 in 2030, the household is fully on Medicare and the ACA cliff no longer applies. Baseline income has grown to $50,000, and now both spouses qualify for the additional $1,650 standard deduction available at 65 or older, bringing their combined standard deduction to $35,500. The top of the 22% bracket, converted to an AGI-equivalent, would allow converting all the way to roughly $246,900. But both spouses are now on Medicare, and this year's MAGI sets their 2032 premiums under the two-year lookback. The Bhargavas cap their conversion at $218,000 of AGI, the first IRMAA tier, deliberately leaving $28,900 of bracket room unused rather than trigger a $2,296.80 annual Medicare surcharge for both of them starting two years later. That means converting $168,000, taxed across the 10%, 12%, and 22% brackets for a total of $28,124, a blended rate of 16.7% on that year's conversion.

Five years, one number

Total converted across the five years: $306,000. Total federal tax paid: $43,844, a blended rate of 14.3%. Figure 5 compares that to an illustrative alternative: leaving the same $306,000 in the IRA, where it eventually gets taxed as Required Minimum Distributions stacked on top of Social Security and other income in the Bhargavas' mid-70s and 80s, a common pattern at this account size that this illustration assumes lands at a blended 24% rate, or $73,440, a difference of $29,596. That comparison does not include the additional value of decades of tax-free growth on the converted dollars, or the IRMAA surcharges avoided by staying under the tier in year 5.

> **WHY THE ORDER OF CONSTRAINTS MATTERED**
>
> In four of the five years, the number that actually capped the Bhargavas' conversion was not the tax bracket at all, it was the ACA subsidy cliff, a ceiling roughly $52,000 lower in AGI terms. A household that only checked the bracket ceiling in those years would have converted too much, lost their entire ACA subsidy for the year, and likely paid more in lost subsidy than they saved in tax.

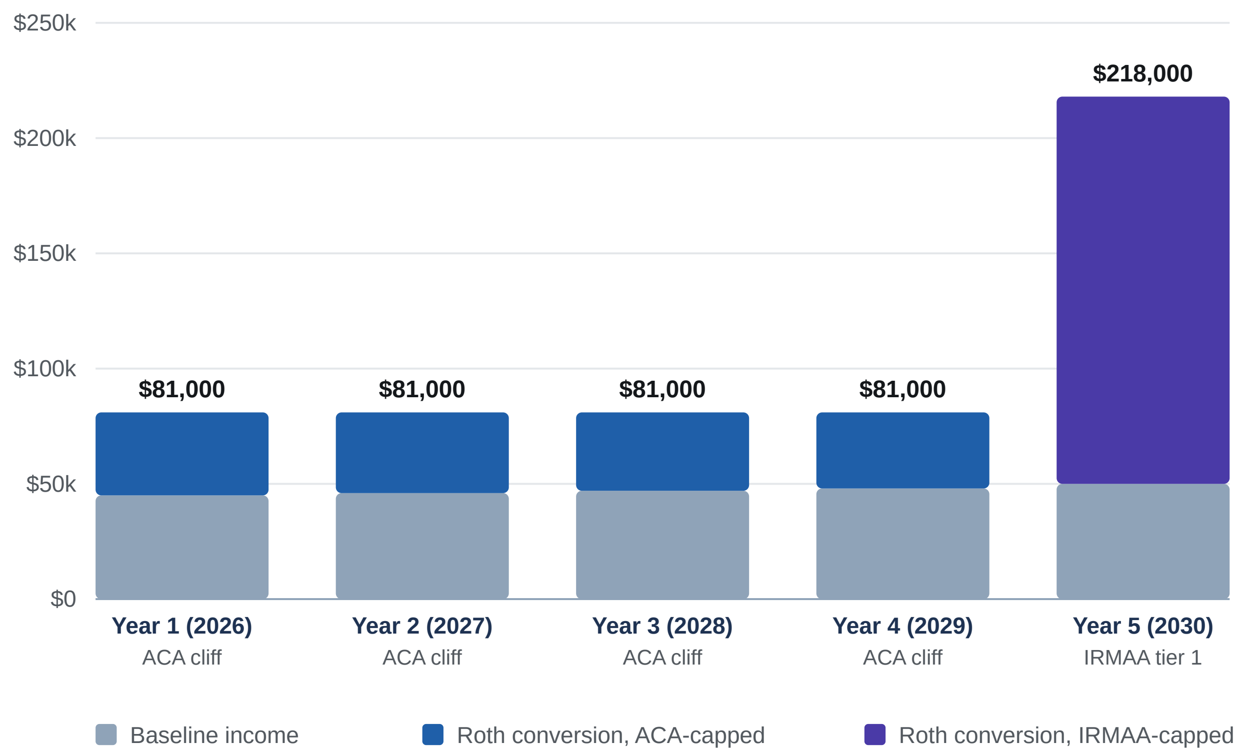
Your version of this example

The Bhargavas are fictional. Mapping your own gap years, your own baseline income, and which cliff actually binds each year, against your real numbers, is what the first meeting is for.

Schedule a Strategic Fit Interview

The Bhargavas hit the same $81,000 ACA-driven ceiling four years running, then converted six times as much the year that ceiling finally lifted.

Figure 4. The Bhargavas' five-year fill-the-bracket schedule, illustrative.



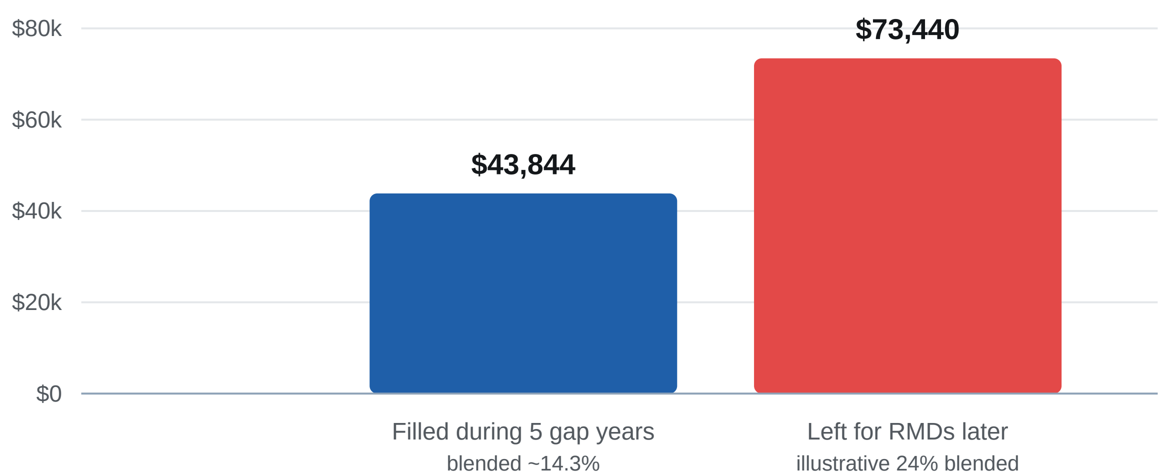
Illustrative. Holds 2026 tax brackets, standard deduction, and the ACA and IRMAA thresholds constant across all five years for clarity; real figures index annually. See Section 4 for the full household narrative.

Source: Singh PWM illustration built from IRS Rev. Proc. 2025-32, CMS 2026 Medicare cost data, and 2026 ACA premium tax credit rules. Retrieved September 16, 2026.

Year	Baseline income	Converted	Total AGI	Binding constraint
1 (2026)	$45,000	$36,000	$81,000	ACA subsidy cliff
2 (2027)	$46,000	$35,000	$81,000	ACA subsidy cliff
3 (2028)	$47,000	$34,000	$81,000	ACA subsidy cliff
4 (2029)	$48,000	$33,000	$81,000	ACA subsidy cliff
5 (2030)	$50,000	$168,000	$218,000	First IRMAA tier

Filling the bracket across five gap years cost the Bhargavas roughly $29,600 less in federal tax than leaving the same $306,000 in the IRA for the RMD years to tax at a higher stacked rate.

Figure 5. Federal tax on the same $306,000, filled during gap years versus taxed later as RMDs, illustrative.



Illustrative, not a projection. The wait-for-RMDs figure assumes the same $306,000 is eventually taxed at a blended 24% marginal rate once it stacks on top of Social Security and other income during the household's RMD years, a common outcome at this account size but not a guarantee. It does not include the value of decades of additional tax-free growth inside the Roth account, or any IRMAA surcharge avoided.

Source: Singh PWM illustration, 2026 brackets per IRS Rev. Proc. 2025-32. Retrieved September 16, 2026.

Path	Federal tax on $306,000	Blended rate
Filled during 5 gap years	$43,844	14.3%
Left in the IRA for RMDs	$73,440	24.0% (illustrative)

5. The Four Ways This Goes Wrong

Not hypothetical risks. Each one shows up repeatedly in households doing this on their own, and each one is preventable with the arithmetic in Section 2.

1 **The round-number conversion**

Converting $50,000, or "10% of the IRA," because it felt like a reasonable amount, instead of calculating the actual room left in the target bracket. This either wastes cheap bracket room that will not come back, or spills into the next bracket, or a cliff, without anyone deciding to pay for it on purpose. A household that leaves $8,000 of unused 12% room on the table every year for a decade has given up real money for no reason.

2 **Ignoring the two-year IRMAA lookback**

Filling a bracket to its ceiling in the year before, or the year of, Medicare enrollment without checking what that MAGI does to premiums two years later. A conversion that looks perfectly sized against this year's tax bracket can still add $1,148.40 to $6,936.00 per person, per year, in Medicare surcharges starting two years out, for a household that never modeled the lookback.

3

Ignoring the ACA subsidy cliff

Filling to the top of a tax bracket while still on ACA marketplace coverage, without checking that the cliff, restored for 2026 after five years of enhanced subsidies, sits tens of thousands of dollars lower in MAGI than the bracket ceiling. Crossing it does not cost a percentage of the subsidy, it costs the entire subsidy for the year, often thousands of dollars, for a household that was only watching the tax bracket.

4

Stopping the whole strategy the first year the market drops

Halting conversions and harvesting after a down year because it feels wrong to "lock in losses" or convert when balances are lower. A lower account value often means more shares, and more future tax-free growth, can be converted for the same dollar amount of tax, since the bracket room is measured in dollars of income, not shares. A down year is frequently the best year to fill the bracket, not a reason to stop.

The mechanics above, in checklist form: the companion checklist walks all four in one page.

Run all four checks every year. The smallest number that comes out, not the tax bracket ceiling by itself, is your real room to fill.

Figure 6. Your fill-the-bracket decision framework.

A household with no ACA coverage and no near-term Medicare transition only answers question 4, and its answer is simply the top of the target bracket. Most gap-year households answer at least one of the first three questions with "yes" in most years.

Source: Singh PWM planning framework, built from the sources cited throughout this guide. Retrieved September 16, 2026.

Question	If yes
1. ACA marketplace coverage this year?	Cap room at 400% FPL minus projected MAGI
2. On Medicare or within 2 years of it?	Cap room so 2-years-out MAGI avoids the next IRMAA tier
3. Room in the 0% or 15% LTCG bracket?	Harvest gains there separately from ordinary room
4. Room left after the caps above?	That room, up to the bracket ceiling, is available to convert

6. Your Decision Framework

> Four questions, run every year this applies. The answer is never simply "the top of the bracket." It is the smallest number produced by whichever of the four questions actually apply to your situation that year.

Most gap-year households answer at least one of the first three questions with "yes" in most years, either because they are bridging to Medicare on ACA coverage, because they are within two years of enrolling in Medicare and need to watch the lookback, or because they are also sitting on unrealized capital gains worth harvesting separately from a conversion. The fourth question, the ordinary bracket ceiling itself, is the only cap that applies to everyone, every year, with no exceptions.

> **Want this run against your actual numbers?**
>
> Which of the four questions apply to you, and what each one caps your room at, depends on your age, your coverage, and your account mix this specific year.
>
> Schedule a Strategic Fit Interview

7. Your Action Plan

> Eight steps, each with an owner and a rough timing trigger. This is the sequence to run every year a gap year applies.

1. **Total your baseline taxable income for the year.** Interest, dividends, pension, rental, anything you are not controlling. Early in the year, and re-estimate again in the fall.
2. **Identify your target bracket's ceiling.** Most gap-year households target the top of the 12% or 22% bracket; a household with unusually large pre-tax balances may target the 24% bracket deliberately. Once baseline income is known.
3. **Check whether you are on ACA marketplace coverage this year.** If yes, calculate room to 400% FPL for your household size, not the bracket ceiling. Before executing anything.
4. **Check whether you are within two years of Medicare enrollment, or already on it.** If yes, calculate room so this year's MAGI stays under the IRMAA tier you want to avoid, two years out. Before executing anything.
5. **Check for room in the 0% or 15% long-term capital gains bracket separately.** If you are also sitting on unrealized gains, decide whether to harvest gains, convert, or split the room between both, using Figure 3's stacking order. Before executing anything.
6. **Take the smallest number from steps 3 through 5, or the bracket ceiling if none apply.** That is your real room for the year. Before executing anything.
7. **Execute the conversion or the harvest-and-rebuy by December 31.** Both are calendar-year transactions; there is no extension into the following April. By December 31.
8. **Recompute all of the above at the start of next year.** Every input, your baseline income, the bracket figures, the ACA cliff, the IRMAA tiers, can shift year to year. Every January.

8. Worksheet

> Fill this in before you convert or harvest a dollar this year. Rerun it every year a gap year applies.

Baseline taxable income this year (before any conversion)	______________
Target bracket and its ceiling (taxable income)	______________
Room to the bracket ceiling (line 2 minus line 1)	______________
On ACA marketplace coverage this year? If yes, room to 400% FPL minus current MAGI	______________
Within 2 years of Medicare, or on it? If yes, room to your target IRMAA tier minus current MAGI	______________
Room left in the 0% or 15% capital gains bracket, separately	______________
Your real room this year (the smallest of lines 3 through 6)	______________
Amount to convert, and/or amount of gains to harvest	______________

Notes:

Want a second set of eyes on these numbers before you execute? Schedule a Strategic Fit Interview.

9. What Changes This

> Most of the numbers in this guide reset every year. The mechanics around them do not.

- **Every fall:** the IRS publishes the following year's Rev. Proc. with new ordinary income and capital gains brackets and standard deduction figures. Re-verify the bracket ceilings in this guide before making year-end decisions.
- **Every October:** CMS announces the following year's Medicare premiums and IRMAA thresholds. Only the top IRMAA tier is frozen by statute through 2027; the others index annually.
- **Every January:** HHS publishes updated federal poverty guidelines, which shift the ACA subsidy cliff's dollar threshold for the following coverage year.
- **Watch for legislation on the ACA enhanced subsidies.** Congress could revisit the enhanced premium tax credits that expired at the end of 2025; if reinstated, the 400% FPL cliff in this guide would no longer apply and the room calculation for ACA-covered households would change materially.
- **2028:** the temporary $6,000 per-person senior standard deduction addition, available 2025 through 2028, is scheduled to expire, which changes the taxable-income math

for the household's final gap years before RMDs for anyone still bridging at that point.

Re-check trigger: rerun the worksheet every January with that year's published figures, and any time your ACA coverage status or Medicare enrollment timeline changes mid-year.

If this was useful

Share it with someone it would help. And if you want to talk through how it applies to your situation, the door is open.

Schedule a Strategic Fit Interview

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> *The highest compliment for me is that you share my values and views with the ones you care for. Thank you for your Trust!*

Sources and disclosures

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