SINGH PWM GUIDE

The Retirement Tax Playbook

How to Minimize Taxes on Your Retirement Income and Avoid Costly Tax Traps

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CFP® SINCE 2016 | EA SINCE 2026

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Get the fillable worksheet and be notified when the 2027 numbers publish: singhpwm.com/guides/retirement-tax-playbook

What this guide answers

Every dollar in your traditional IRA or 401(k) carries an unpaid tax bill, and the order you withdraw from your accounts determines how large that bill ends up being. Most retirees default to a conventional order (spend taxable first, defer everything else) that quietly produces close to the highest lifetime tax bill available. The years between when your paycheck stops and when Required Minimum Distributions begin are the cheapest tax years you will ever have, and they are entirely within your control. This guide shows you the bracket math, the Medicare IRMAA cliffs, and the Social Security taxation thresholds that decide the outcome, using the actual 2026 numbers. You will finish with a worksheet and a decision framework you can run yourself, every year, for the rest of retirement.

IN SHORT

- The order you withdraw from taxable, pre-tax, and Roth accounts can be worth six figures over a 20 to 30 year retirement, illustratively.
- The gap years between retirement and RMD age (roughly 73 or 75) are your cheapest tax years and your best conversion window.
- IRMAA and Social Security taxation run on their own thresholds, separate from your bracket, and both can be blindsided by a single large transaction.

Contents

1. The Decision in Front of You

> Every dollar in your traditional 401(k) or IRA carries an unpaid tax bill, and the IRS, not you, decides when a big chunk of it comes due. Most retirees withdraw money reactively: spend what you need, let the rest compound, and take Required Minimum Distributions (RMDs) once you are forced to. That default produces close to the highest lifetime tax bill available, not the lowest. The order you draw from your accounts, and how much you convert to Roth before RMDs begin, routinely moves six figures over a 20 to 30 year retirement. This guide shows you how to sequence withdrawals and manage your bracket so the IRS gets exactly what it is owed, not a dollar more.

Here is the part most retirement guides skip: doing nothing is itself a strategy, and it is usually the most expensive one available to you. If you simply let your pre-tax accounts grow untouched until age 73, three things happen at once. Your RMD is calculated off a larger balance, which means a larger forced withdrawal. That withdrawal stacks on top of Social Security and any pension you already have, which pushes more of it into higher brackets. And the combined income from all of that can trip the Social Security taxation thresholds and the Medicare IRMAA tiers in the same year, compounding the cost three ways from a single decision you never actually made.

The years between when your paycheck stops and when RMDs begin, usually a stretch of 8 to 15 years, are the cheapest tax years you will ever have. Your taxable income is naturally low. You control almost every dollar that shows up on your return. Once Social Security starts and RMDs kick in, that control mostly disappears. What you do in the gap years determines what your 70s and 80s look like.

> **THIS IS WRONG FOR YOU IF**
>
> You are still in your peak-earning working years, your pre-tax balance is modest relative to your spending needs, or you are in a state or bracket situation where deferring is genuinely still correct. Bracket management is about sequencing, not about converting everything as fast as possible. A conversion that pushes you into a materially higher bracket than the one your RMDs would eventually land in is not a win. This guide is for the specific window between meaningful earned income and RMD age, for households with substantial pre-tax balances.

$180,000+
Illustrative 20-year tax difference between conventional and managed withdrawal order

84%
Of retirees at RMD age withdraw only the legal minimum, per EBRI and J.P. Morgan research

$6,936
Top-tier annual Medicare IRMAA surcharge per person for 2026, on top of standard premiums

The companion checklist below walks the same sequence in one page if you want the short version first. Get the tax-year checklist.

2. How the Rule Actually Works

> Three separate mechanisms interact every year you take any withdrawal or conversion: your federal marginal bracket, the taxation of your Social Security benefit,

> and, once you are on Medicare, your IRMAA tier. Each one is calculated off a slightly different income figure, and each one has its own thresholds and its own cliffs. None of them talk to each other automatically. You are the only one required to look at all three before you act.

Your marginal bracket is the base layer

Every dollar you withdraw from a traditional IRA or 401(k), and every dollar you convert to Roth, is ordinary income in the year you take it. It stacks on top of whatever else is on your return: Social Security's taxable portion, pension income, interest, and any capital gains that are taxed as ordinary income (short-term gains are, long-term gains are not). The 2026 brackets for married filing jointly run from 10% up to $24,800 of taxable income, through 12%, 22%, 24%, 32%, 35%, and 37% above $768,700.[1] The 22% to 24% boundary at $211,400 is the threshold that matters most for this audience: it is where a comfortable, well-funded retirement starts paying meaningfully more on the marginal dollar.

Taxable income is what is left after your standard deduction. For 2026, that is $32,200 for a married couple filing jointly, plus $1,650 for each spouse who is 65 or older.[1] A separate, temporary senior deduction of up to $6,000 per person age 65 and older applies for 2025 through 2028 under the One Big Beautiful Bill Act, phasing out above $150,000 MAGI for joint filers.[2] Stack those together and a 65-plus married couple can shelter roughly $41,500 of income before the first dollar is taxed at all.

Social Security taxation runs on a different, unindexed test

Up to 85% of your Social Security benefit can be included in taxable income, and the test that decides how much uses "combined income," which is your adjusted gross income plus half your Social Security benefit plus any tax-exempt municipal bond interest.[3] For married couples filing jointly, up to 50% of benefits become taxable once combined income crosses $32,000, and up to 85% become taxable above $44,000.[3] Those two numbers were set by statute in 1983 and 1993 and have never been indexed for inflation. Section 3 shows exactly how much ground that has quietly given up.

IRMAA runs on a two-year lookback, and it is a cliff, not a slope

Once you are on Medicare, your Part B and Part D premiums are set by your Modified AGI from two years earlier. Your 2026 premium is based on your 2024 return; your 2028 premium will be based on what you file for 2026.[4] There are five surcharge tiers above the standard premium, and crossing a tier threshold by even one dollar triggers the entire tier's surcharge, not a prorated amount.[4] A life-changing event (retirement, divorce, death of a spouse, and several others) lets you appeal a stale determination using Form SSA-44, but a large voluntary Roth conversion is not one of the qualifying events. You cannot undo it after the fact.

The surviving spouse cliff

Every bracket, threshold, and cliff in this guide is stated for married filing jointly. The year after the first spouse dies, the survivor files as single, usually with roughly the same pre-tax balance, the same RMD schedule, and often a similar Social Security benefit (the smaller of the two benefits disappears, not both), but with single-filer brackets, a single standard deduction, and single-filer IRMAA thresholds that are close to half the married amounts.[1][4] The same income that was taxed at 22% as a couple can land at 24% or 32% as a survivor. The same MAGI that sat comfortably under the first IRMAA tier can clear it entirely.

Married vs. Surviving Spouse: What Changes the Year After, 2026 Figures

	Married filing jointly	Surviving spouse (single)
Standard deduction (both spouses 65+)	$35,500	$18,150
22% bracket ends	$211,400	$105,700
24% bracket ends	$403,550	$201,775
First IRMAA tier begins	$218,000 MAGI	$109,000 MAGI

Source: IRS Rev. Proc. 2025-32 and CMS 2026 Medicare premium announcement, same figures cited above. Retrieved September 15, 2026.

This is the strongest argument for converting more than feels comfortable while both spouses are alive and filing jointly. A conversion that costs 22% today can be hedging against RMD income that would otherwise be taxed at 24% to 32% in the survivor's hands later, on top of losing roughly half the bracket and deduction room in the same year grief is already the hardest part of the year.

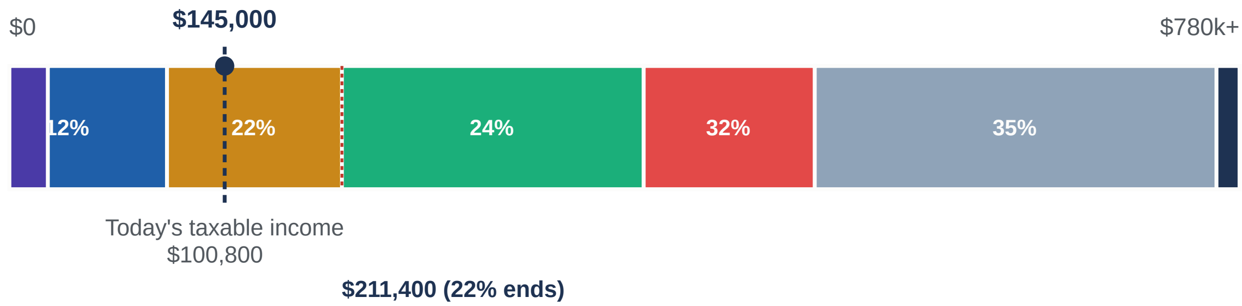
> **THE EDGE CASE PEOPLE MISS**
>
> Tax-exempt municipal bond interest is invisible on your 1040's tax calculation but fully visible to both the Social Security taxation test and the IRMAA MAGI test. Retirees who load up on munis to "get out of the IRS's sight" often do the opposite: they keep their taxable income low while quietly pushing their combined income and MAGI higher.

3. What the Numbers Say in 2026

> Three data points define the planning environment this year: how much room is left in your bracket before the next rate applies, how steep the IRMAA cliffs are, and how quietly the Social Security taxation thresholds have fallen behind. None of these numbers are opinions. They are the inputs every projection in this guide runs on, and they change slightly every year the IRS and CMS publish new figures.

Your marginal bracket is not what you paid last year. It is how much room is left before the next rate kicks in, and in retirement that room is a lever you control.

Figure 1. Where the Whitfields sit in the 2026 married filing jointly bracket ladder.



$66,400 of room
left in the 22% bracket before the 24% bracket begins.

Illustrative. Bracket widths and thresholds are the actual 2026 married filing jointly amounts. The household position ($145,000 of taxable income) is a hypothetical example. Your taxable income, not your gross income or your account balance, determines your bracket room.

Source: IRS Rev. Proc. 2025-32, tax year 2026 inflation adjustments. Retrieved September 15, 2026.

Rate	Married filing jointly range
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

2026 long-term capital gains brackets

If part of your withdrawal plan draws from a taxable brokerage account, long-term capital gains stack on top of your ordinary income and are taxed separately, often at 0%, 15%, or 20%. For 2026, married couples filing jointly pay 0% on long-term gains up to $98,900 of taxable income, 15% up to $613,700, and 20% above that.[5] A household with modest ordinary income and appreciated taxable holdings can often realize a meaningful amount of gain at the 0% rate every year, a strategy usually called gain harvesting.

2026 Long-Term Capital Gains Brackets, Married Filing Jointly

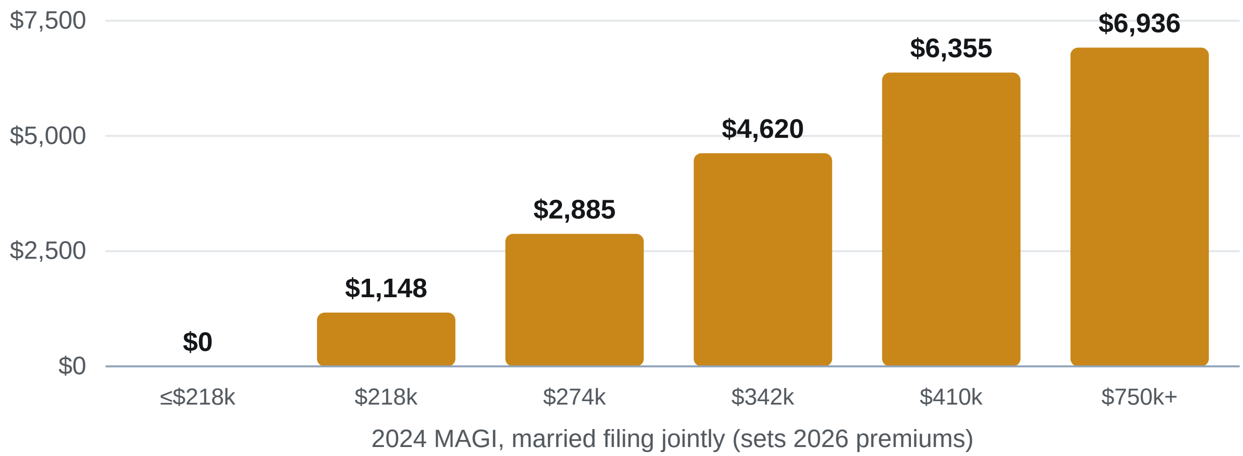
Rate	Taxable income range
0%	$0 to $98,900
15%	$98,900 to $613,700
20%	Over $613,700

Source: IRS Rev. Proc. 2025-32, tax year 2026 inflation adjustments. Retrieved September 15, 2026.

A separate 3.8% Net Investment Income Tax applies above $250,000 of MAGI for joint filers. Unlike the capital gains brackets, this threshold is fixed by statute and has not moved since it was created in 2013.[6]

A dollar that pushes you past an IRMAA threshold does not cost you a dollar's worth of surcharge. It costs you the whole tier, for both spouses, for a full year.

Figure 2. Annual Medicare IRMAA surcharge per person by 2026 income tier.



Combined Part B and Part D surcharge per person per year. 2026 Medicare premiums are set by 2024 MAGI, so a large income event today shapes premiums two years out.

Source: CMS 2026 Medicare Part B and Part D premium announcement. Retrieved September 15, 2026.

MAGI (MFJ)	Annual surcharge per person
≤ $218,000	$0
$218,001 to $274,000	$1,148.40
$274,001 to $342,000	$2,884.80
$342,001 to $410,000	$4,620.00
$410,001 to $750,000	$6,355.20
Over $750,000	$6,936.00

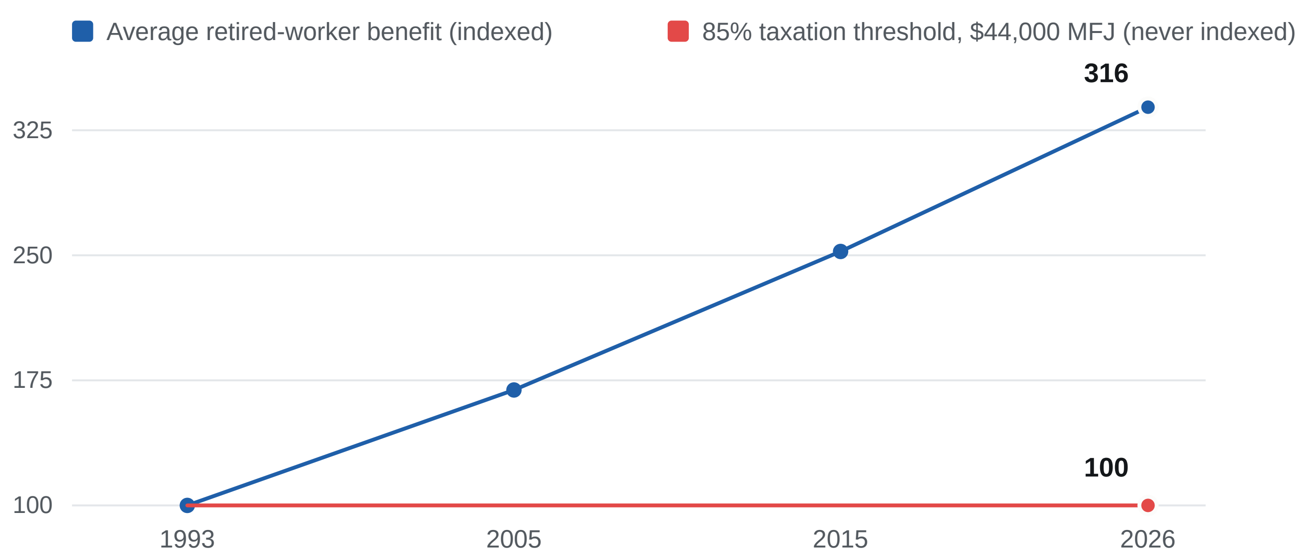
2026 Medicare IRMAA Tiers, Married Filing Jointly (based on 2024 MAGI)

MAGI range	Part B surcharge	Part D surcharge
≤ $218,000	$0 (standard premium)	$0
$218,001 to $274,000	+$81.20/mo	+$14.50/mo
$274,001 to $342,000	+$202.90/mo	+$37.50/mo
$342,001 to $410,000	+$324.60/mo	+$60.40/mo
$410,001 to $750,000	+$446.30/mo	+$83.30/mo
Over $750,000	+$487.00/mo	+$91.00/mo

Source: CMS 2026 Medicare Part B and Part D premium announcement. Retrieved September 15, 2026.

Congress never indexed the Social Security taxation thresholds to inflation. Your benefit grows with COLA every year. The line that decides how much of it gets taxed has not moved since 1993.

Figure 3. Average Social Security benefit growth versus the fixed taxation threshold, indexed to 100 in 1993.



Illustrative index built from published average retired-worker benefit amounts. The $44,000 married-filing-jointly threshold above which up to 85% of Social Security benefits become taxable was set by statute in 1993 and has never been adjusted for inflation or wage growth.

Source: Social Security Administration benefit statistics and 26 U.S.C. § 86. Retrieved September 15, 2026.

Year	Avg. benefit index	Threshold index
1993	100	100
2005	146	100
2015	204	100
2026	316	100

Want to see these numbers with yours in them?

The tables above are the inputs. What matters is what they do to your specific bracket, your specific account mix, and your specific timeline. A Strategic Fit Interview is a 30-minute conversation where we look at exactly that. No pitch, no product, flat fee only.

Schedule a Strategic Fit Interview

4. The Worked Example

> David and Karen Whitfield, both 63, retired this year in Scottsdale, Arizona, with $2.7M in combined traditional 401(k) and IRA balances, $180,000 in Roth IRAs, and $420,000 in a taxable brokerage account. They plan to claim Social Security at 67. Left alone, their pre-tax balance compounds untouched until RMDs begin at 73, at which point the forced withdrawal, combined with Social Security, pushes them into the 32% bracket by their late 70s. A managed sequencing plan starting this year changes that outcome by roughly $180,000 over 20 years, illustratively, while paying more tax upfront.

This example is entirely hypothetical. It is built to be representative of a Singh PWM household, not a real client, and every number in it is rounded and illustrative. Your actual result depends on your balances, your growth rate, your bracket path, and decisions you have not made yet.

The conventional path

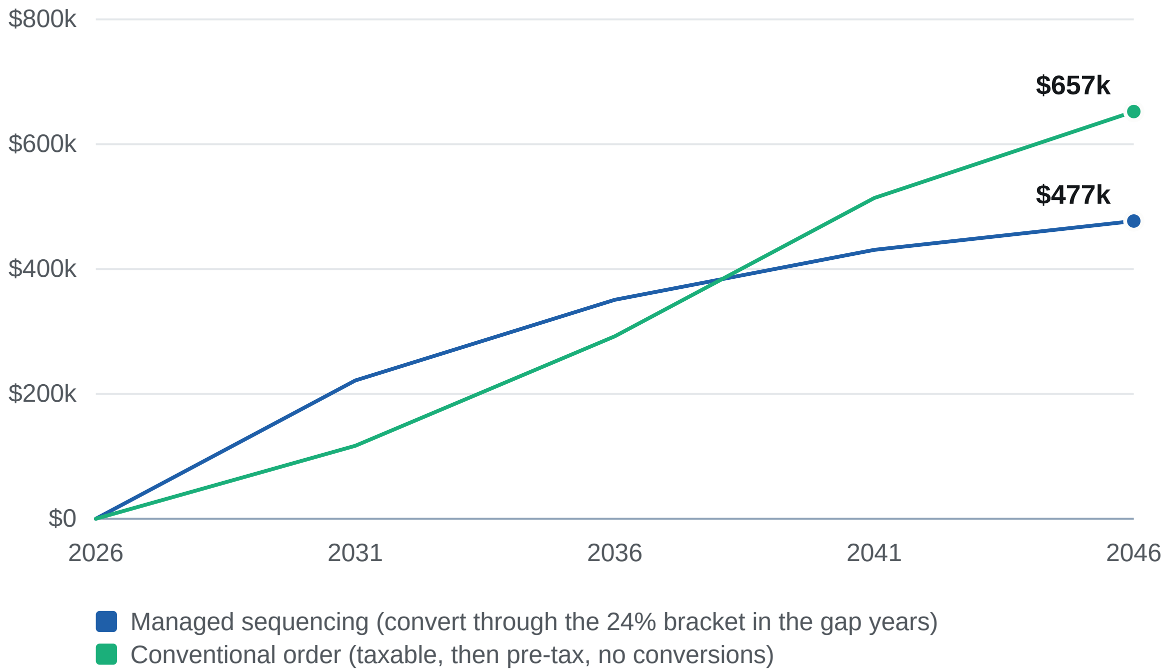
Most retirees default to spending down the taxable account first, on the theory that it preserves tax-deferred growth the longest. For the Whitfields, that means living on the $420,000 taxable account and modest dividend income for the first several years, doing no Roth conversions, and leaving the $2.7M pre-tax balance to compound at an assumed 6% annual return. By the time RMDs begin at 73, that balance has grown past $4.3M. The first RMD alone is roughly $162,000, layered on top of Social Security, and it only grows from there. By their late 70s, the Whitfields are solidly in the 32% bracket and flirting with the third IRMAA tier, a position they never chose, just arrived at.

The managed path

The alternative uses the eight years between retirement and RMD age as what section 1 calls the gap years. Each year, the Whitfields draw a blended mix from taxable and pre-tax accounts to cover spending, then convert an additional amount from pre-tax to Roth specifically sized to fill the remaining room in the 22% to 24% bracket, using Figure 1's bracket-room logic. They pay meaningfully more tax in the early years, by design. In exchange, the pre-tax balance at 73 is smaller, the RMD is smaller, and their retirement bracket stays closer to 22% to 24% for most of the following two decades rather than sliding into 32% and beyond.

Managed sequencing pays more tax in the first decade and roughly $180,000 less over twenty years, a gap in the same range as Vanguard's own research on the value of tax-smart withdrawal order.

Figure 4. Cumulative federal tax paid, the Whitfields' two paths, 2026 to 2046.



Illustrative. Assumes a married couple filing jointly, $2.7M pre-tax, $180,000 taxable, $420,000 taxable brokerage, 6% average growth, 2026 brackets held constant in real terms, RMDs beginning at 73. Your household's numbers, growth rate, and bracket path will differ.

Source: IRS Rev. Proc. 2025-32 for bracket inputs; Vanguard research on the after-tax value of tax-smart withdrawal sequencing. Retrieved September 15, 2026.

Year	Managed sequencing	Conventional order
2026	$0	$0
2031	$221,000	$117,000
2036	$350,000	$292,000
2041	$430,000	$514,000
2046	$477,000	$657,000

What if David dies first?

Say David dies at 80, and Karen, now 80 herself, survives him by another decade. Under the conventional path, the couple's RMD at that point is drawing roughly $200,000 a year against a still-large pre-tax balance. That income does not shrink when David dies. Karen files as single the following year, with a standard deduction of $18,150 instead of $35,500 and a 22% bracket that ends at $105,700 instead of $211,400, per the table in section 2. The same $200,000 RMD that was taxed at a blended 22% to 24% as a couple pushes Karen into the 32% bracket and past the first IRMAA tier on her own MAGI, alone, in the same year she lost her spouse.

Under the managed path, the pre-tax balance David and Karen leave behind is smaller by design, because they spent the joint-filing years converting it down. Karen's RMD is smaller, her bracket exposure is smaller, and the tax cost of David's death is not compounded by a bracket cliff she never saw coming. This is the strongest reason to convert more than feels comfortable while both spouses are alive: the joint-filing years are the only years this hedge is available.

> ### Your version of this example
>
> The household above is illustrative. Yours is not. If you want to see the same side-by-side run on your actual balances, growth assumptions, and Social Security claiming dates, that is what the first meeting is for.
>
> **Schedule a Strategic Fit Interview**

5. The Four Ways This Goes Wrong

> These are not hypothetical risks. Each one shows up repeatedly in real retiree tax returns, and each one is entirely preventable with a small amount of planning done at the right time. Naming them plainly, rather than softening them, is the point of this section.

1. The RMD Bomb

What happens: You wait until age 73 to think seriously about your pre-tax balance. By then it has compounded, uninterrupted, for a decade or more, and the Uniform Lifetime Table forces out a percentage of it every year for the rest of your life.[7] That forced income stacks on Social Security and any pension, often pushing a household that felt comfortable in the 22% bracket straight into 32% or 35%.
Who it hits: Households with $2M or more in pre-tax balances and little or no Roth.
Cost: Tens of thousands of dollars a year in additional federal tax, for as long as RMDs continue, which for many households is 20-plus years.
Prevention: Convert deliberately during the gap years, before RMDs begin, using the bracket-room framework in Figure 1.

2. The IRMAA Surprise

What happens: A single large income event, a big Roth conversion, a home sale, a lump-sum distribution, lands two years before you expect and trips an IRMAA tier you never modeled. Because of the two-year lookback, you do not feel the cost until you are already on Medicare and cannot undo the decision that caused it.
Who it hits: Anyone within two years of Medicare enrollment or already on it who does a large one-time transaction without checking MAGI first.
Cost: $1,148 to $6,936 per person, per year, for a full year, per Figure 2.
Prevention: Model MAGI against the current IRMAA tiers before any transaction that could move it, not after.

3. The Static Threshold Trap

What happens: You assume the rules that felt generous to your parents' generation still work the same way. The $32,000 and $44,000 Social Security taxation thresholds have not moved since 1983 and 1993, while the average benefit has roughly tripled, per Figure 3. A growing share of ordinary, middle-income retirees now cross the 85% threshold every single year, often without realizing it.
Who it hits: Nearly every retiree collecting Social Security who also has any other

income, including muni bond interest.
Cost: Up to 85% of your Social Security benefit added to taxable income, which can also push you into a higher marginal bracket on other income at the same time.
Prevention: Model combined income, including tax-exempt interest, every year, not once at retirement.

4. The Minimum-Only Mistake

What happens: Once RMDs begin, you treat the legal minimum as the withdrawal plan rather than as a floor. Research from EBRI and J.P. Morgan Asset Management finds that roughly 84% of retirees at RMD age take only the required minimum, letting the rest of the balance keep compounding at an ever-larger, ever-more-taxable size.[8] The bill does not disappear. It transfers, often to heirs who must now empty an inherited IRA within 10 years under the SECURE Act, frequently during their own highest-earning years.
Who it hits: Disciplined savers who genuinely do not need the RMD income to live on.
Cost: A larger, more compressed tax bill, paid either by you in later years or by your heirs on an accelerated 10-year timeline.
Prevention: Withdraw more than the legal minimum during your own lower-bracket years, even if you do not spend it, and redirect the excess to taxable or Roth accounts.

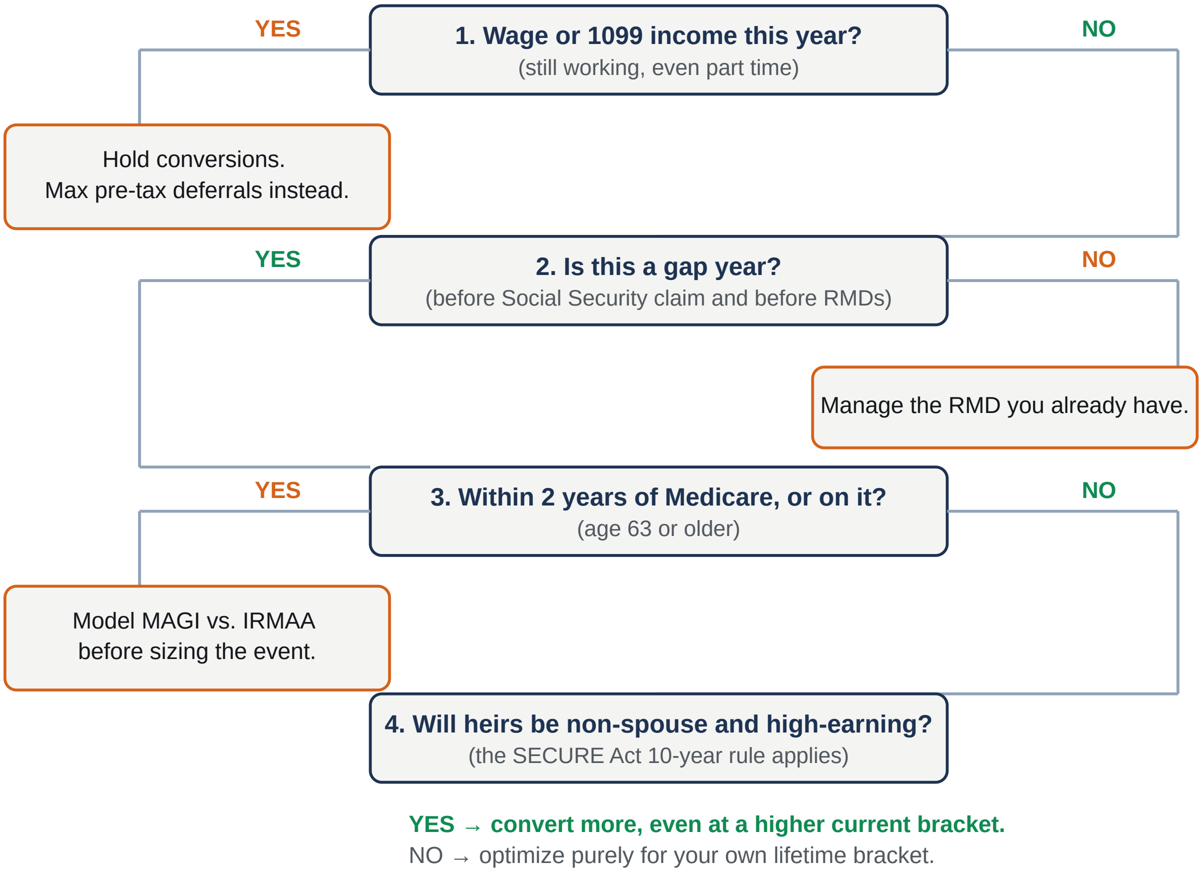
Want the four-item version without the detail? Grab the one-page failure-mode checklist.

6. Your Decision Framework

> Every year, four questions in order tell you whether this is a year to convert and harvest gains, or a year to stand down. Running through this framework annually, rather than deciding once at retirement, is what actually captures the tax savings described in sections 3 and 4.

Four questions, asked in order, tell you whether this is a convert-and-harvest year or a stand-down year.

Figure 5. Your annual withdrawal sequencing decision framework.



A simplified framework, not a substitute for a full multi-year projection. Each branch interacts with the others in practice.

Source: Singh PWM planning framework, built on IRS bracket, CMS IRMAA, and SECURE Act 10-year rule inputs cited throughout this guide.

Question	If yes	If no
1. Wage income this year?	Hold conversions, max pre-tax deferrals	Go to question 2
2. Is this a gap year?	Go to question 3	Manage the RMD you already have
3. Within 2 years of Medicare or on it?	Model MAGI vs. IRMAA before sizing the event	Go to question 4
4. Heirs non-spouse and high-earning?	Convert more, even at a higher bracket	Optimize for your own lifetime bracket

Work the branches in order, every year, because your answer to each question can change year to year. A year with unexpected consulting income answers question 1 differently than a fully retired year. A year you turn 63 changes question 3. This is a living framework, not a one-time decision.

7. Your Action Plan

> Nine steps, each with an owner, a deadline, and the specific document or number you need before you can start. Most of these can be done in an afternoon. None of them require hiring anyone, though several benefit from a second set of eyes given the dollar amounts involved.

1. **Pull three years of tax returns and current balances for every account.** Owner: you. Timing: this week. Need: your last three Form 1040s plus current statements for every IRA, 401(k), Roth, and taxable account.
2. **Build a rough RMD projection to age 90.** Owner: you or your advisor. Timing: this month. Need: current pre-tax balances, a realistic growth assumption, and the Uniform Lifetime Table divisors from section 2.
3. **Identify your gap years.** Owner: you. Timing: this month. Need: your planned retirement date, your and your spouse's planned Social Security claiming ages, and your RMD age based on birth year (73 for those born 1951 to 1959, 75 for 1960 and later).
4. **Size this year's Roth conversion or capital gain harvest to the top of a target bracket.** Owner: you and your CPA or EA. Timing: before December 31. Need: year-to-date taxable income and the current-year bracket thresholds from Figure 1.
5. **Check the two-year MAGI lookback before any large transaction, if you are 63 or older.** Owner: you. Timing: before any sale or conversion. Need: your prior-year tax return and the current IRMAA tiers from Figure 2.
6. **Set up withholding or estimated payments on any conversion amount.** Owner: you. Timing: same quarter as the conversion. Need: Form 1040-ES or an updated Form W-4P with your custodian.
7. **Document your Social Security claiming decision in writing, including the survivor-benefit outcome.** Owner: you and your spouse. Timing: before you file. Need: SSA benefit estimates for both spouses at 62, full retirement age, and 70.
8. **Model your surviving spouse's tax bracket, not just your own.** Owner: you or your advisor. Timing: alongside step 2's RMD projection. Need: the survivor comparison table in section 2 and your projected RMD at the age the first spouse is statistically likely to pass.
9. **Put a re-check date on the calendar every October and every January.** Owner: you. Timing: annually. Need: nothing but the reminder. New IRS and CMS numbers publish every fall.

The steps above are yours to run

Most people can. Some should not do it alone, usually because the sequencing interacts with something else in the plan: a pension, a business sale, an inherited account, a move out of state. If you read this list and thought "I am not sure which of these applies to me," that is the conversation worth having.

I work with a limited number of households at a time, on a flat fee. No assets under management, no commissions, no product sales.

Schedule a Strategic Fit Interview

8. Worksheet

> Fill this in with your own numbers before your next tax-planning conversation, whether that conversation is with yourself, your CPA, or an advisor. It takes about fifteen minutes if your statements are in front of you.

Your account balances

Traditional IRA / 401(k) / 403(b) balance	____________
Roth IRA / Roth 401(k) balance	____________
Taxable brokerage balance	____________
Estimated cost basis of taxable holdings	____________

This year's bracket room

Projected taxable income this year, before any conversion	____________
Top of your target bracket (see Figure 1)	____________
Room available before the next bracket	____________
Amount you plan to convert or harvest this year	____________

Medicare and IRMAA

Your age, and years until Medicare enrollment	____________
Current or projected MAGI (2-year lookback)	____________
Current IRMAA tier and room before the next tier	____________

Social Security and RMDs

Planned claiming age, you / spouse	____________
Your RMD age (73 or 75, by birth year)	____________
Years remaining until your first RMD	____________

If One of You Passes First

Projected RMD at the survivor's expected single-filer bracket	____________
Would that RMD clear the single-filer IRMAA tier you are currently under?	____________

Notes

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

9. What Changes This

> Every figure in this guide is current for tax year 2026. Several of them are scheduled to change on specific dates, and one piece of tax law is temporary by design. Put these on your calendar now rather than discovering them mid-plan.

Three dates on the calendar change this analysis before you retire again.

Figure 6. What changes, and when.

Dates are as scheduled under current law. Legislation can move any of them.

Source: IRS, CMS, and Public Law 119-21 (One Big Beautiful Bill Act). Retrieved September 15, 2026.

- **Every October and November:** the IRS publishes the following year's brackets, standard deduction, and contribution limits in a Revenue Procedure and Notice. CMS announces the following year's Medicare premiums and IRMAA tiers in the same window. Re-run your projection each time.
- **2028:** the top IRMAA tier threshold ($500,000 single / $750,000 MFJ), currently frozen by statute, resumes annual inflation indexing.
- **December 31, 2028:** the temporary senior deduction of up to $6,000 per person, age 65 and older, created by the One Big Beautiful Bill Act, is scheduled to expire.[2]
- **Ongoing:** if your 2025 FICA wages exceeded $150,000, SECURE 2.0 requires any 401(k) catch-up contribution starting in 2026 to be made as a Roth contribution, not pre-tax. This does not affect the withdrawal strategies in this guide but changes how new contributions should be structured.

Re-check trigger: revisit this guide's numbers every January once your prior year's actual return is finalized, and every October when the following year's figures are announced. A plan built on stale brackets is not a plan, it is a guess with a spreadsheet attached.

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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