



YOUR YEAR-ROUND TAX PLANNING CHECK-UP

KEEP YOUR TAX PLAN HEALTHY ALL YEAR
2026 VERSION

Think of your taxes like your health: a once-a-year check-up keeps small problems from growing. Your money changes from year to year, so use these checkpoints to make sure your plan is still on track for 2026.

2026 Numbers at a Glance

The most-asked limits for 2026, all in one place.

Account	2026 Limit	If You Are Older
Traditional + Roth IRA (combined)	\$7,500	\$8,600 if age 50+
HSA, self-only coverage	\$4,400	+\$1,000 if age 55+
HSA, family coverage	\$8,750	+\$1,000 if age 55+
401(k) / 403(b) / 457 from your paycheck	\$24,500	+\$8,000 at 50+, or +\$11,250 at 60–63
QCD (gift from an IRA to charity)	\$111,000	Age 70½+ (up to \$222,000 per couple)

Your Checkpoints



Did You Fund a Traditional or Roth IRA?

2026 limit: \$7,500 across your IRAs, or \$8,600 if 50+. Whether a Traditional IRA is deductible depends on your income (MAGI) and workplace plan coverage:

- Single with a plan: phases out \$81,000 to \$91,000 MAGI.
- Married filing jointly, contributor covered: \$129,000 to \$149,000.



Are You Maxing Out Your HSA?

An HSA is triple-tax-free savings for medical costs (money goes in, grows, and comes out tax-free). You need a high-deductible health plan (HDHP).

- 2026: \$4,400 self-only, \$8,750 family.
- Add \$1,000 at 55+ (not on Medicare).

WATCH OUT: Employer contributions count toward your limit.



How Much Goes Into Your Workplace Plan?

A 401(k), 403(b), or 457 lets you save from your paycheck and lower your taxable income.

- 2026: up to \$24,500.
- Add \$8,000 at 50+, or \$11,250 at 60–63 (if your plan allows).

FREE MONEY: Contribute enough to get your full employer match.



Do Your Withholdings Need a Tune-Up?

Your Form W-4 sets how much tax comes out of each paycheck. Update it any time.

- Owed last April? Withhold more.
- Big refund? Withhold less and keep more each month.

TRY THIS: The free IRS Tax Withholding Estimator finds your number.

New for 2026: Two Rules Worth Knowing

The Roth Catch-Up Rule Is Here

If you're 50 or older and earned more than **\$150,000** from your employer last year, your catch-up contributions must go in as Roth (after-tax) dollars.

- Covers 401(k), 403(b), and gov't 457(b) plans.
- Based on prior-year Social Security (FICA) wages.
- No Roth option in your plan? You may not be able to make catch-ups. Ask your plan now.

Charitable Giving Rules Changed

Starting in 2026:

- **Standard Deduction:** You can now deduct up to \$1,000 (single) or \$2,000 (married) for cash given straight to a public charity.
- **Itemize:** Only giving above 0.5% of your income counts.
- **Top 37% Bracket:** Your deduction is capped at 35% of the gift's value.

Smarter Ways to Give in 2026

Cash is the most common gift, but these three options can give you a bigger tax benefit.

Donor-Advised Fund

You give cash or assets to a fund now, take the deduction now, and recommend gifts to charities over time.

- Deduct up to 60% of income for cash, about 30% for long-term appreciated assets.
- Once you give, it is final.
- Great for bunching several years of giving into one.

Qualified Charitable Distribution

If you are 70½ or older, send up to \$111,000 from your IRA to a charity.

- The gift skips your taxable income. It can lower your tax.
- It can count toward your Required Minimum Distribution (RMD).
- Must go directly from the IRA to the charity.

Donating Appreciated Assets

Stock, art, or real estate you have held long-term that has grown in value.

- Deduct the full current value (within income limits).
- You skip the capital gains tax you would owe if you sold it first.
- Give more while paying less tax.



READY TO TAKE YOUR TAX CHECK-UP TO THE NEXT LEVEL?

These milestones are only the beginning of an effective year-round tax plan. At Asset Strategy, we have the experience that can meet your current wealth demands.

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781-235-4426

www.assetstrategy.com
info@assetstrategy.com

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Sources: IRS Notice 2025-67 (2026 cost-of-living adjustments); IRS Revenue Procedure 2025-19 (2026 HSA and HDHP limits); One Big Beautiful Bill Act, P.L. 119-21 (2026 charitable deduction changes); IRS guidance on Qualified Charitable Distributions. Figures reflect the 2026 tax year.