

2026 Retirement Tax Checklist

Key Questions for Individuals Age 55+
to Reduce Lifetime Taxes for
You & the Next Generation



This information is being provided to you by Christian Cordoba, CFP®, a member of Ed Slott's Elite IRA Advisor GroupSM. For more information about this educational membership organization, visit CRAdivisors.com.

These questions help uncover where higher taxes may be quietly building — and where timely planning could reduce taxes over your lifetime and beyond, including for your beneficiaries.

1. Are You Exposed to Higher Future Tax Rates?

- ☐ Do you know how much of your retirement savings will be taxable in the future?
- ☐ If tax rates rise, which of your accounts would be affected first?

>> **Why this matters:** Concentration in tax-deferred accounts can create a large, unavoidable tax bill later, and unused lower tax brackets today are lost forever.

2. Are You Using the Years Before Required Minimum Distributions (RMDs)?

- ☐ How many years do you have before RMDs begin?
- ☐ Are you taking advantage of those years to reduce future taxes?

>> **Why this matters:** Once RMDs begin, they must be taken first and permanently limit future options.

3. Will Your Retirement Accounts Create a Tax Problem for Your Heirs?

- ☐ Do your beneficiaries understand the 10-year rule for inherited retirement accounts — and how timing can affect taxes?
- ☐ Are any retirement accounts left to a trust that may no longer work as intended under today's rules?

>> **Why this matters:** Decisions made today determine whether taxes are spread over time, or concentrated into a short window for heirs. Some retirement assets create much larger tax bills after death than expected.

4. Are Roth Conversions Being Considered at the Right Time?

- ☐ Have you evaluated whether converting some retirement savings to Roth makes sense today?
- ☐ How could conversions affect future taxes, RMDs, or your beneficiaries?

>> **Why this matters:** Paying tax at known rates can reduce uncertainty and future tax surprises.

5. Are You Giving to Charity in the Most Tax-Efficient Way?

- ☐ If you give to charity, are you using the most tax-efficient assets to do so?
- ☐ Could charitable gifts reduce future required distributions and taxes?

>> **Why this matters:** Some charitable gifts can be made with little or no tax cost and can reduce your taxes now and in the future, if done correctly.

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6. Do 2026 Tax Rule Changes Affect You?

- ☐ Will changes to retirement contribution rules affect how your future contributions are taxed?
- ☐ Are you assuming catch-up contributions will still receive the same tax treatment as in prior years?

>> **Why this matters:** Some retirement contribution rules change beginning in 2026. Assuming prior tax treatment still applies could lead to higher taxes or missed opportunities.

7. If You Own a Business, Are Tax Strategies Coordinated?

- ☐ Could retirement tax decisions affect valuable business deductions or credits?
- ☐ Have recent tax law changes, such as the One Big Beautiful Bill Act (OBBBA), altered how your business and retirement strategies interact?

>> **Why this matters:** One tax move can quietly reduce the benefit of another if business and retirement strategies aren't coordinated.

8. Are You Prepared for the "Widow's Penalty"?

- ☐ After your spouse passes, how will your taxes change on the same income?
- ☐ Could planning now reduce future tax pressure on the surviving spouse?

>> **Why this matters:** Many surviving spouses face significantly higher taxes, not because income increases, but because filing status changes.

The Big Takeaway

Tax planning today isn't just about following the rules — ***it's about timing, coordination, and using opportunities before they disappear.*** If these questions raised uncertainty, it may be worth reviewing your strategy before taxes make the decision for you.

If these questions highlighted potential tax risks or missed opportunities, a conversation with a retirement trained advisor could help clarify your next steps.

For questions, please call us at **888-643-7472**, or [click here to schedule a 20 minute call](#)

Important: *This checklist is for education and discussion only.* Tax outcomes depend on individual circumstances, timing, and multiple tax laws. Because rules are complex and subject to change, many people choose to review decisions with a financial professional who has specialized training in retirement tax planning.



About Your Ed Slott-Trained Advisory Team

Our founder, Christian Cordoba is a member of Ed Slott's Elite IRA Advisor GroupSM since 2007, an invitation-only educational organization for financial advisors who specialize in advanced retirement tax planning. Our advisory team applies the same retirement tax strategies taught by Ed Slott & Company—with a focus on coordination across taxes, income, investments, and legacy planning.



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