2026 Year-End Considerations

- **IRA Contributions**

  You may be eligible to make IRA or Roth IRA contributions up to **$7,500** ($8,600 for those over 50), between now and your tax filing deadline. Please consult with your tax preparer about contribution income limitations.

- **401(k) Contributions**

  The contribution limits for 401(k) plans for 2026 is **$24,500** ($32,500 for those over 50). You may consider increasing your contributions before year-end to reach the maximum.

- **Tax-Loss Harvesting**

  If you anticipate significantly higher taxable income for 2026, please let our office know as soon as possible. We may be able to review your accounts for Tax-Loss Harvesting opportunities.

- **Required Minimum Distributions (RMD)**

  Most of our clients with required minimum distributions are set up for the distribution to occur automatically. If you are interested in making any changes, such as sending a Qualified Charitable Distribution, (QCD) of some or all your RMD, please contact us as soon as possible, so we may review your account.

- **Charitable Gifting**

  To make a Qualified Charitable Distribution, (QCD) or donate holdings to a charity, we will need the following information:

  - Name of the qualifying charity
  - Charity's address
  - Contact information for donor relations representative
  - Donation amount

- **Gifting**

  Providing financial gifts to family or friends is a generous way to provide support and benefit your estate plan. You may gift up to **$19,000** per person in 2026.

Please contact our office at 503-342-0038 or operations@wagnerplanning.com with any questions.

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