7 Moves to Make Before the 2026 Tax Window Closes

A pre-retiree's action checklist for the most important tax-planning window of the decade.

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Why 2026 matters

The tax rates set by the 2017 Tax Cuts and Jobs Act are the lowest most retirees will see in their lifetimes. The years right now — before required distributions begin and before rates are scheduled to shift — are a window to move money into tax-free territory at today's low cost. Once required minimum distributions start and one spouse is filing alone, your options narrow and your rates climb.

This guide lays out seven moves worth understanding before that window closes. None of them is a recommendation for your specific situation — they're the concepts that most often matter for pre-retirees with meaningful retirement savings. Each ends with a practical next step.

MOVE 1

Understand the self-completing Roth conversion

Converting a traditional IRA to a Roth normally means writing a check to the IRS for the tax on the amount converted. The self-completing Roth conversion is a pair of structures designed to cover that conversion tax without it coming out of your own pocket — Version A funded through an indexed universal life (IUL) policy, Version B through a bonus fixed indexed annuity (FIA) staged over several years, which needs no medical underwriting.

> **Next step: review whether Version A or Version B fits your health and timeline. Both are explained in full on the Self-Completing Roth Conversion page at TaxMitigation.net.**

MOVE 2

Fill your low brackets with conversions — now

Between retirement and the start of required distributions, many people spend a few years in unusually low tax brackets. That space is valuable: converting just enough each year to 'fill' the 12%, 22%, or 24% bracket — without spilling into the next — moves money to tax-free Roth at a known, low rate. Left unused, that bracket space is gone for good each year, and larger required distributions later can push you into higher brackets involuntarily.

> **Next step: estimate your taxable income for this year and see how much bracket room remains below your target ceiling. The Tax Bracket Management page and the calculators can help you frame it.**

MOVE 3

Fund a SLAT before the estate exemption shrinks

The lifetime estate and gift tax exemption is at a historic high — $15 million per person in 2026. A Spousal Lifetime Access Trust (SLAT) lets a married couple move assets out of their taxable estate while one spouse retains indirect access through the other. Acting while the exemption is high locks in that higher shelter, which matters most for larger estates concerned about future changes.

> **Next step: if your estate could approach the exemption, discuss SLAT timing with a qualified estate attorney before making any transfer — these are irrevocable and require legal drafting.**

MOVE 4

Legally stretch your IRA across generations

The SECURE Act ended the ‘stretch IRA,’ forcing most non-spouse heirs to drain an inherited IRA within 10 years — often in their peak earning years, at their highest tax rates. A properly designed structure can restore a stretch-like effect, extending qualified assets across generations on a tax-advantaged basis rather than collapsing them into a decade.

> **Next step: if leaving IRA assets to children or grandchildren matters to you, read the 60-Year IRA Stretch page and bring it to a planning conversation.**

MOVE 5

Plan around the inherited-IRA 10-year rule

As Ed Slott puts it, IRAs can be among the worst assets to leave in an estate, because heirs inherit the embedded tax bill along with the account. Converting to Roth during your lifetime, or repositioning through life insurance, can hand your heirs tax-free dollars instead of a taxable account they must empty within ten years.

> **Next step: look at who your IRA beneficiaries are and what tax bracket they’re likely in. The Inherited IRA & 10-Year Rule page walks through the options.**

MOVE 6

Use QCDs and NUA where they apply

Two often-overlooked tools: a Qualified Charitable Distribution (QCD) lets those subject to required distributions send IRA money directly to charity — satisfying the distribution without adding to taxable income. Net Unrealized Appreciation (NUA) can dramatically cut the tax on highly appreciated company stock held in a 401(k). Neither fits everyone, but where they apply, the savings are real.

> **Next step: if you’re charitably inclined or hold employer stock in a retirement plan, flag these two specifically for review. See the QCD & NUA Strategies page.**

MOVE 7

Know the 2026 numbers — and act on the catch-ups

2026 brings higher contribution limits (401(k) elective deferral $24,500, plus an $11,250 ‘super catch-up’ for ages 60–63), and a new rule requiring higher earners’ catch-up contributions to be made on a Roth basis. Knowing the current figures — brackets, IRMAA tiers, RMD ages — is what turns intention into action before year-end deadlines pass.

> **Next step: review the 2026 Tax Reference page for the current figures, and calendar any contribution or conversion deadlines now rather than in December.**

What now?

Every one of these moves depends on your specific numbers — your income, account balances, filing status, health, state of residence, and goals. That’s the point of a diagnosis before any prescription. If any of these seven raised a question for your situation, the next step costs nothing:

Schedule your complimentary retirement tax review

A no-obligation look at which of these moves apply to you — and in what order.

Book at: koalendar.com/e/call-with-dana-gibson

Dana Gibson is a Certified Financial Fiduciary® and founder of PRAIS Financial Management, LLC (Prime Retirement And Income Solutions), known as The Roth Doctor™. The frameworks of Ed Slott, CPA, are cited and credited throughout TaxMitigation.net.