SUN GROUP
WEALTH PARTNERS

2026 Financial "Tune-Up" Checklist

1 Workplace Retirement Plans (401k, 403b, 457)

- [ ] Update your deferral amount: Have you adjusted your per-paycheck contribution to reach the new $24,500 limit?
- [ ] Are you Age 50+? If so, ensure you've added the $8,000 catch-up to your total goal ($32,500).
- [ ] Are you Age 60–63? This is your "Super Catch-Up" window. Confirm if your plan allows the higher $11,250 catch-up (Total: $35,750).
- [ ] High Earner Check: If you earned over $150,000 in 2025, check with HR to ensure your catch-up contributions are being routed to a Roth account, as now required by law.

2 Individual Retirement Accounts (IRA)

- [ ] Check your eligibility: With the higher income phase-out (starting at $153k for singles / $242k for couples), do you now qualify for a Roth IRA contribution?
- [ ] Automate your savings: To hit the new $7,500 limit by the end of 2026, you should aim to contribute roughly $625/month.
- [ ] Prior-Year Window: Remember, you have until April 15, 2026, to finish funding your 2025 IRA.

Contributions to a traditional IRA may be tax deductible in the contribution year, with current income tax due at withdrawal. Withdrawals prior to age 59 ½ may result in a 10% IRS penalty tax in addition to current income tax. (157-LPL)

3 Health & Flexible Spending (HSA/FSA)

- [ ] HSA Max-Out: If you have family coverage, have you increased your annual goal to $8,750?
- [ ] FSA "Use it or Lose it": Check your 2025 balance. The FSA roll over limit into 2026 is $660, however the FSA roll over limit from 2026 into 2027 is $680.
- [ ] Dependent Care Boost: If you pay for childcare, are you taking advantage of the new $7,500 Dependent Care FSA limit? This could save the average family over $2,000 in taxes, depending on your tax bracket.

4 High-Level Strategy

- [ ] Beneficiary Review: Has it been more than a year since you checked the beneficiaries on your accounts? (Marriage, birth, or divorce may require an update).
- [ ] Emergency Fund Check: Before maxing out retirement, do you have 3–6 months of expenses in a high-yield savings account?

PRO-TIP FOR CLIENTS

The "One-Percent" Trick: If you can't afford to jump to the new max immediately, increase your contribution by just 1%. You likely won't notice the difference in your take-home pay, but it can add to your nest egg over time.

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