2026 FINANCIAL PLANNING CHECKLIST

KEY ACTIONS FOR A STRONG SECOND HALF

JUNE - SEPTEMBER 2026
MID-YEAR CHECK-IN



TAX-PLANNING

- Review tax withholding and estimated payments
- Prepare for June 15 and September 15 estimated tax deadlines
- Harvest investment losses
- Evaluate charitable giving strategies



RETIREMENT PLANNING

- Review retirement savings progress
- Increase workplace contributions and capture full employer match
- Evaluate Roth vs. traditional strategies



INVESTMENT & FINANCIAL HEALTH

- Rebalance investment allocations
- Review cash reserves
- Update beneficiary designations after major life events

WHY IT MATTERS...

Proactive planning can help you make the most of available opportunities and avoid last-minute decisions.

FINISH STRONG, START PREPARED

Opportunities that may continue until the 2027 Tax Filing Deadline

FINALIZE IRA CONTRIBUTIONS

IRA Contribute up to $7,500 to an IRA for 2026, plus $1,100 catch-up for age 50+, subject to income and eligibility rules. Generally may be made until the 2027 tax filing deadline.

COMPLETE HSA CONTRIBUTIONS

HSA Contribute up to $4,400 (self-only) or $8,750 (family) in 2026, plus $1,000 catch-up beginning at age 55. Generally may be made until the 2027 tax filing deadline unless funded via payroll.

OCTOBER - DECEMBER 2026
YEAR-END ACTIONS



MAXIMIZE RETIREMENT CONTRIBUTIONS

2026 limit is $24,500 for 401(k), 403(b), governmental 457 plans, and TSP. Age 50+ catch-up up to $32,500; ages 60–63 catch-up up to $35,750 (SECURE 2.0).



COMPLETE ROTH CONVERSIONS

Roth conversions must be finalized by December 31, 2026. Converted amount is generally taxable in the year of conversion.



HARVEST TAX LOSSES

Realize losses before year-end to offset capital gains and up to $3,000 of ordinary income; avoid wash-sale rule violations.



COMPLETE CHARITABLE GIVING

Make eligible charitable contributions by December 31, 2026 to claim potential deductions for 2026.



USE ANNUAL GIFTING OPPORTUNITIES

Gift up to $19,000 per recipient in 2026 without using lifetime exemption; married couples (gift splitting) up to $38,000.



TAKE REQUIRED MINIMUM DISTRIBUTIONS (RMDs)

RMDs generally begin at age 73 for those born 1951–1959 and age 75 for those born 1960 or later.



USE EMPLOYER BENEFITS BEFORE EXPIRATION

Review health FSA (rollover up to $680 if allowed or grace period up to 2½ months), dependent care benefits, and other workplace benefits.



ADJUST FINAL PAYROLL WITHHOLDING

Review health FSA (rollover up to $680 if allowed or grace period up to 2½ months), dependent care benefits, and other workplace benefits.

PREPARE FOR 2027...



REVIEW ESTATE PLANNING DOCUMENTS

Confirm wills, trusts, powers of attorney, healthcare directives, and beneficiary arrangements reflect your current wishes.



EVALUATE NEXT-YEAR FINANCIAL GOALS

Review cash flow, savings targets, investment strategy, insurance coverage, and anticipated tax changes.



PLAN AHEAD WITH CONFIDENCE

A thoughtful plan today can help you navigate tomorrow with greater clarity and flexibility.

TIMELINE



SUMMER (JUN–SEP)
Check progress, adjust, and plan ahead.



FALL (OCT–NOV)
Take action on key opportunities and deadlines.



YEAR-END (DEC)
Complete actions by December 31.



TAX SEASON (JAN–APR 2027)
Finalize IRA & HSA contributions and complete filings.



LOOKING AHEAD (2027)
Review, reset, and continue building wealth.

Asset allocation does not ensure a profit or protect against a loss.
Rebalancing a portfolio may cause investors to incur tax liabilities and/or transaction costs and does not assure a profit or protect against a loss. Traditional IRA account owners have considerations to make before performing a Roth IRA conversion. These primarily include income tax consequences on the converted amount in the year of conversion, withdrawal limitations from a Roth IRA, and income limitations for future contributions to a Roth IRA. In addition, if you are required to take a required minimum distribution (RMD) in the year you convert, you must do so before converting to a Roth IRA.

To learn more, visit sungroupwp.com

SUN GROUP WEALTH PARTNERS