

Financial Planning *Throughout the Year*



At Carnegie, we provide comprehensive financial planning tailored to meet our clients' needs. Our service is proactive and ongoing throughout the year with regular checkpoints, timely plan updates and frequent communication. The following highlights the focal points of our service, mapped out across various times of the year for our clients' benefit.

Carnegie's Financial Planning Calendar

January	Calculate Required Minimum Distributions (RMDs) for IRAs Automate Investment Contributions and Distributions Review Annual Contributions to Retirement Accounts (using updated limits for the new year)
February	Assess Monthly Cash Flows/Budgeting
March	Confirm Prior Year Contributions to Retirement Accounts Deliver Tax Materials (as requested)
April	Help with IRS Tax Filing Deadline
May	Review Investment Options for External Accounts e.g. 401(k), Employer Sponsored Plans, 529 Plans etc.
June	Review Savings Options for Funding Education
July	Update Estate Planning Documents and Beneficiaries (as appropriate)
August	Help Clients Enroll in Employee Benefits and Review Medicare Coverage Assess Life, Disability and Long-Term Care Insurance Coverage
September	Review Estimated Tax Liabilities
October	Ensure all Required Minimum Distributions (RMDs) from IRAs are Complete Perform Roth Conversion Analyses Evaluate Capital Gains, Harvest Tax Losses (as appropriate)
November	Review Annual Exclusion Gifting Advise and Assist with Annual Charitable Gifting
December	Assess Asset Allocation for Risk Exposure Check all Contributions to Retirement Accounts Have Been Made
Quarterly	Provide Portfolio Review Reports to Clients Distribute Investment Commentary Update Capital Market Assumptions (used for Cashflow Projections)

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You may also visit our website at: <https://www.carnegieinvest.com>

2026 Tax Facts Summary



Tax Deadlines

Tax Filing	April 15, 2026 (if you filed an extension - Oct. 16, 2026)
Estimated Tax Payments	April 15, 2026, June 15, 2026, Sept. 15, 2026 & Jan. 15, 2027
IRA and Roth IRA Contributions	April 15, 2026
SEP IRA and Individual 401(k) Contributions	April 15, 2026 (if your employer filed an extension - October 15, 2026)
401(k), 403(b), FSA, and HSA Contributions	December 31, 2026

Contribution Limits and Eligibility

IRA Contribution Limit	\$7,500 (\$8,600 for those age 50 or older)
SEP IRA Contribution Limit	Up to 25% of compensation (limit \$72,000)
SIMPLE IRA Contribution Limit	\$17,000 (\$21,000 for those age 50 or older, \$22,500 for those age 60-63)
401(k), 403(b) and 457(b) Contribution Limit for Employees	\$24,500 (\$32,500 for those age 50 or older)
HSA Contribution Limit	\$4,400 if you have health coverage just for yourself or \$8,750 if you have family coverage (\$5,400 / \$9,750 for those 55 or older)

IRA Deduction Thresholds (MAGI Limits) Covered Employee: Roth IRA Contribution Eligibility (MAGI Limits):

Single or HOH	\$81,000 - \$91,000	Single or HOH	\$153,000 - \$168,000
Married Filing Jointly	\$129,000-\$149,000 (for covered spouse)	Married Filing Jointly	\$242,000 - \$252,000
Married Filing Jointly	\$242,000-\$252,000 (for non-covered spouse)	Married Filing Separately	\$10,000
Married Filing Separately	\$10,000		

Long-Term Capital Gains and Qualified Dividend Rates

	Single	Married Filing Jointly	Estates and Trusts
0.00%	\$0 - \$49,450	\$0 - \$98,900	\$0 - \$3,300
15.00%	\$49,451 - \$545,500	\$98,901 - \$613,700	\$3,301 - \$16,250
20.00%	Over \$545,500	Over \$613,700	Over \$16,250

Federal Estate and Gift Tax

Gift Tax Annual Exclusion	Amount \$19,000
Unified Estate and Gift Tax Credit	Amount \$15,000,000

Charitable Giving

Annual IRA Qualified Charitable Distribution Limit per Individual \$111,000. Minimum age requirement 70.5

Charitable Contribution Deduction Limitation Rules (Percent of AGI):

Itemized Deduction subject to 0.5% AGI floor

Cash Donated to Public Charity	60%
Cash Donated to Private Foundation	30%

Standard Deduction: \$1,000 above-the-line deduction permitted

Alternative Minimum Tax (AMT)

	Individuals	Married Filing Jointly
Exemption Amount	\$90,100	\$140,200
Phaseout Starts at	\$500,000	\$1,000,000

Social Security and Medicare

The Limit on Annual Earnings Subject to Social Security Taxes	\$184,500
NIIT 3.8% Medicare Surtax Thresholds (MAGI Limits):	
Single or HOH	\$200,000
Married Filing Jointly	\$250,000
Married Filing Separately	\$125,000
Estates & Trusts	\$15,200

Navigate your financial journey with confidence.

Call (800)321-2322 or email info@carnegieinvest.com.

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