A FREE CHECKLIST FROM LANGAN FINANCIAL GROUP

Year-End Retirement Checklist

What to check before December 31, and what can wait until April

Some retirement steps have a December 31 deadline, and some close with your last paycheck of the year. Others can wait until the April 2027 tax filing deadline. This checklist puts each item in one place, so you can work through the list before the year ends.

What is inside, and how to use it

- Page 2 is the checklist. Check each box once you have looked at the item.
- Page 3 lists the 2026 contribution limits, the deadlines, and the estimated tax safe harbors.
- Page 4 gives you room for notes and questions to bring to your advisor.
- Page 5 lists the sources and disclosures.
- If you are married, go through the list together, since each spouse has his or her own accounts and limits.

> This checklist is educational. The checklist is not tax, legal, or financial planning advice and does not account for your individual circumstances. Tax rules can change. Individual results will vary.

The Checklist

Gather your latest pay stub, your account statements, and last year's tax return before you start.

Withdrawals

- [ ] If I am 73 or older, I have taken my 2026 required withdrawal from each account, or I have a plan to take each one by December 31. An IRA withdrawal does not cover a 401(k). If 2026 is my first year, my deadline is generally April 1, 2027.
- [ ] If I inherited an IRA, I know whether I need to take a 2026 withdrawal, and I have a plan to take the withdrawal.
- [ ] If I am 70½ or older and give to charity, I have looked at sending part of my withdrawal directly from my IRA to a charity.

Contributions

- [ ] I am contributing enough to my workplace plan to receive the full employer match.
- [ ] If I want to contribute more for 2026, I have asked my employer to change my contribution rate before my final paychecks.
- [ ] If my prior-year Social Security wages were over $150,000, I know how the new Roth catch-up rule applies to me.
- [ ] I have noted the IRA or HSA contributions I plan to make before the April 2027 deadline.

Taxes

- [ ] I have added up my 2026 withholding and estimated payments and compared the total with last year's tax.
- [ ] If I am short, I have a plan for a December withholding change or a January 15 estimated payment.

Before a year-end income move

- [ ] Before a December withdrawal or Roth conversion, I have checked where my 2026 income lands for the Medicare income surcharge and the senior deduction.
- [ ] If I plan a Roth conversion for 2026, I have a plan to complete the conversion by December 31.

Accounts and documents

- [ ] If I am enrolled in Medicare, or plan to enroll soon, I have checked my HSA contributions.
- [ ] I know whether my health FSA allows a carryover or a grace period, and I have a plan for the remaining balance.
- [ ] I have reviewed my beneficiary forms after a marriage, divorce, birth, or death.

2026 Limits and Deadlines

Account	2026 limit	Deadline
401(k), 403(b), and 457(b)	$24,500, plus $8,000 at 50 or older, or $11,250 at 60 through 63	Generally your last 2026 paycheck
IRA and Roth IRA	$7,500, plus $1,100 at 50 or older	April 2027 filing deadline
Health savings account	$4,400 self-only or $8,750 family, plus $1,000 at 55 or older	April 2027 filing deadline
SEP IRA	Up to 25% of compensation, up to $72,000	Filing deadline, including extensions

The Roth IRA contribution phases out between $153,000 and $168,000 of modified adjusted gross income for single filers, and between $242,000 and $252,000 for joint filers.

Estimated tax safe harbors

Test	What it means
Owe less than $1,000	You owe less than $1,000 after withholding and credits.
90% of this year	Your payments cover at least 90% of your 2026 tax.
100% of last year	Your payments cover your full 2025 tax, or 110% if your 2025 adjusted gross income was over $150,000.

The last estimated payment for 2026 is generally due January 15, 2027.

Notes and Questions

Use this page to note what you found and what to follow up on.

Item	What I found	Follow-up

Questions to bring to your advisor or tax professional

- Am I on track for my required withdrawal, including an inherited IRA withdrawal?
- Should I contribute more to my workplace plan before my last paycheck?
- Do I meet an estimated tax safe harbor for 2026?
- Would a traditional or a Roth contribution fit better for me this year?

Sources and Disclosures

Sources

Internal Revenue Service, Notice 2025-67, irs.gov

Internal Revenue Service, Revenue Procedure 2025-19, irs.gov

Internal Revenue Service, Retirement topics: Required minimum distributions, irs.gov

Internal Revenue Service, Publication 590-B and Publication 969, irs.gov

Internal Revenue Service, Understanding your CP30B notice, irs.gov

Important disclosures

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