# 2026 · WHAT ISSUES SHOULD I CONSIDER WHEN REVIEWING MY RMD?

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| GENERAL RMD ISSUES | YES | NO |
|---|---|---|
| **Is your RMD more than what you need for living expenses?** If so, consider transferring your RMD to a non-qualified account for re-investment rather than sitting idly in cash (unless your emergency fund needs replenishing). | ☐ | ☐ |
| **If you have other retirement accounts subject to RMDs, do you need to verify that those RMDs will be satisfied?** | ☐ | ☐ |
| **Is the value of your qualified account significantly up or down due to current market conditions?** If so, consider accelerating withdrawals (e.g., taking RMD early, taking RMD in a larger lump sum, etc.) to lock in gains, or spreading out (or delaying) withdrawals to potentially mitigate selling assets at lower share prices. | ☐ | ☐ |
| **Is this an account you have inherited?** If so, be mindful of the unique RMD rules that may apply as a result of the SECURE Act, such as the 10-year rule, which requires non-eligible designated beneficiaries to have the entire balance of the account withdrawn in 10 years following the death of the account owner. | ☐ | ☐ |
| **Are you eligible for any exceptions (e.g., you are still working and contributing to the employer-sponsored account, this is the first year you are subject to an RMD, etc.)?** If so, consider some of the planning options that may allow you to mitigate or postpone your RMD. | ☐ | ☐ |

| RMD-RELATED TAX ISSUES | YES | NO |
|---|---|---|
| **Do you need to review your tax withholding to ensure that it is still accurate?** | ☐ | ☐ |
| **Do you plan to make any Roth conversions during this tax year?** If so, consider earmarking your RMD as a method of withholding taxes (even up to 100%) to help fund the tax liability incurred by the Roth conversion, but be mindful that your RMD must be taken before any Roth conversions can occur. | ☐ | ☐ |
| **Have you recognized large amounts of taxable portfolio income (e.g., capital gains, dividends, interest, etc.) during this tax year?** If so, consider earmarking your RMD as a method of withholding taxes (even up to 100%) to supplement any missed and/or inadequate quarterly tax payments and to avoid under-payment penalties. | ☐ | ☐ |
| **Are you currently 70.5 or older and planning to give to charity this tax year?** If so, consider making a Qualified Charitable Deduction (QCD) as a tax-efficient way to donate. Remember that QCDs do not affect your AGI, which may complement other areas of your tax planning goals. Be mindful of the requirements surrounding QCDs (e.g., $111,000 limit, must be a qualified charity, etc.). | ☐ | ☐ |

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