

IRA Rule Changes in 2026: What Retirees Need to Know

Your Money Matter | IRA Rule Changes in 2026: What Retirees Must Know About RMDs, IRMAA, and Income Control

1. RMD Age = 73

Required Minimum Distributions now begin at age 73 (or age 75 for those born in 1960 or later). If you are already taking RMDs, ensure proper calculation and timely withdrawal to avoid penalties. If you are age 60–72, you may have valuable pre-RMD planning years available.

2. The 10-Year Inherited IRA Rule Is Active

Most non-spouse beneficiaries must fully distribute inherited IRAs within 10 years. If the original owner had begun RMDs, annual distributions may also be required. This can significantly increase your heirs' tax burden.

3. IRMAA Is Based on Income Two Years Prior

Medicare premiums are determined using Modified Adjusted Gross Income (MAGI) from two years earlier. Large IRA withdrawals today may increase Part B and Part D premiums later.

4. Roth Conversions Require IRMAA Coordination

Strategic conversions may reduce future RMDs and inherited tax exposure, but must be balanced against IRMAA thresholds and current tax brackets.

5. Qualified Charitable Distributions (QCDs)

Available beginning at age 70½. QCDs can satisfy RMDs, reduce AGI, and help manage IRMAA exposure.

Planning Focus for 2026

Coordinate IRA withdrawals, Roth conversions, Social Security timing, and Medicare premium exposure as one integrated strategy—not separate decisions.

For a personalized IRA & IRMAA review, feel free to contact us.

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