

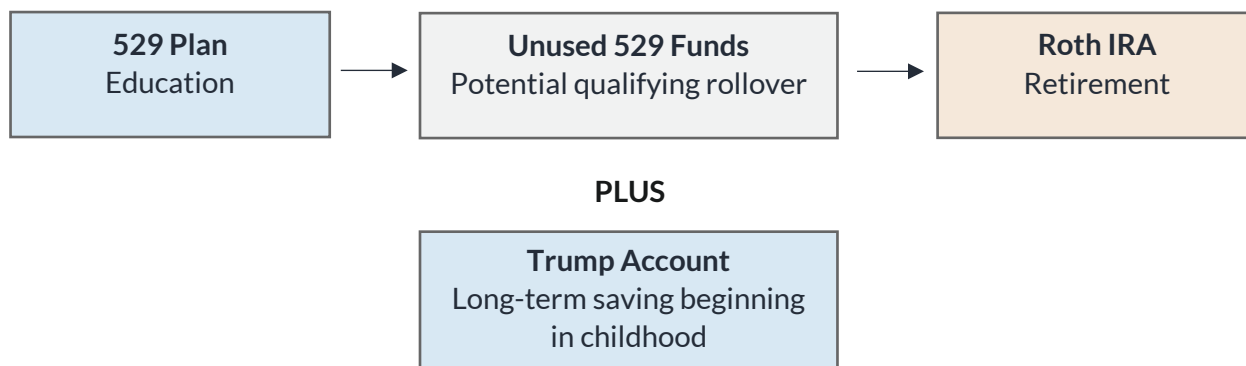
Child & Grandchild Financial Architecture Guide

How a 529 plan, Trump Account, and Roth IRA can play different roles over a young person's lifetime

Different accounts. Different purposes. One long-term picture.

529 PLAN	TRUMP ACCOUNT	ROTH IRA
Primary role Education savings with federal tax advantages for qualified uses.	Primary role Long-term investing for a child under special growth-period rules.	Primary role Retirement savings with potentially tax-free qualified distributions.
Who can fund it? Parents, grandparents and others, subject to plan and gift-tax rules.	Who can fund it? Individuals and employers; certain government/nonprofit contributions may also be permitted.	Who can fund it? Generally the individual under IRA rules; qualifying 529 assets may also roll to the beneficiary's Roth IRA.
Why families use it To earmark assets for qualified education expenses while allowing tax-deferred growth.	Why it is new Eligible U.S.-citizen children born in 2025-2028 may receive a one-time \$1,000 federal pilot contribution if elected.	Why it matters later Starting early can provide decades of tax-free growth potential when Roth rules are satisfied.
Key rule 529 contribution limits are driven by plan rules and gift-tax considerations.	Key 2026 limits Generally \$5,000/year subject to the growth-period limit. Employer contributions up to \$2,500 count toward that \$5,000. The \$1,000 pilot contribution is separate.	Key rule Annual Roth IRA contribution and eligibility rules apply. A qualifying 529-to-Roth rollover counts toward the annual Roth IRA contribution limit.

How They Can Work Together



SECURE 2.0: When Unused 529 Money May Help Fund A Roth IRA

- **Direct transfer:** The rollover must go directly from the 529/QTP to a Roth IRA for the same beneficiary.
- **15-year requirement:** The 529 account must have been open for at least 15 years.
- **\$35,000 lifetime ceiling:** Total qualifying 529-to-Roth rollovers for the beneficiary cannot exceed \$35,000.
- **Annual limit:** Each year's rollover is subject to the Roth IRA annual contribution limit.
- **Five-year restriction:** Recent contributions and attributable earnings are excluded under the statutory five-year rule.

The Planning Idea

529: education | **Trump Account:** long-term savings beginning in childhood | **Roth IRA:** retirement

These accounts do not necessarily compete. A family may use more than one because each can serve a different stage and purpose. The right mix depends on family goals, resources, time horizon, eligibility, and current tax rules.

Important Notes

Trump Account rules are new and continue to be implemented through Treasury and IRS guidance. During the growth period, distributions are generally restricted and investments are limited to qualifying index mutual funds or ETFs. After the growth period, the account generally becomes subject to traditional IRA rules. Tax laws and limits can change.

Sources: IRS Working Families Tax Cuts / Trump Accounts; IRS 2026 Trump Account guidance; IRS Topic No. 313; IRS Publication 590-A.

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