

# From Planning to Preservation: Tax Strategies for 2026 Success

DECEMBER 2, 2025, 10:00–11:00 A.M. PT





# Learning Objectives

After this course, you will be able to:



**Evaluate** how the latest legislation affects your 2025 tax position



**Anticipate** TCJA sunset impacts and prepare for future tax shifts



**Create** a tailored plan that protects and enhances your long-term financial outlook



**Maximize** charitable giving, investment, and estate strategies before year-end



# Today's Presenters



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# Big Picture: What's Changed This Year?



## The One Big Beautiful Bill Act (OBBBA) Updates

- Makes Permanent Many TCJA Provisions
  - Individual tax rates, brackets and increased standard deduction
  - Repeal of exemptions and miscellaneous itemized deductions
  - Excess business loss limitations and mortgage interest deduction limitation
- Provides New Individual Tax Provisions
  - Deductions for tip income, overtime pay and auto loan interest
  - Deduction for seniors of up to \$6,000
  - Creates a .5% floor on the charitable contribution deduction beginning in 2026
  - Itemized deductions are capped at 35% beginning in 2026
- Enhances Other Individual Deductions and Credits
  - State and Local Tax (SALT) deduction limit increased to \$40,000
  - New Opportunity Zones and increased child tax credit
- 2025–2026 tax thresholds, inflation adjustments

## What You Can Do Now:

- ✓ Bring your 2024 tax returns and 2025 income and investment summaries to your advisor meeting.
- ✓ Review your income, AGI, and deduction thresholds to identify phaseout risks.



TO DEFER OR ACCELERATE: THAT IS THE QUESTION

# Income Strategy: Timing Still Matters

- When income deferral is right for you
- When accelerating deductions is right for you
- Is the reverse true?
- Balancing multi-year planning to smooth taxable income

## What You Can Do Now:

- ✓ Identify income or deduction shifts (bonuses, invoices, capital gains) that can be moved before 12/31.



## POLLING QUESTION #1

**How confident are you that your current tax and estate plan is optimized for the latest 2025 rule changes (OBBBA, SECURE 2.0, and TCJA sunsets)?**

### Answers

- Very confident – My advisor has already reviewed my plan this year
- Somewhat confident – We've discussed updates but haven't made changes
- Not confident – I'm unsure how these changes affect my plan
- I don't currently work with a tax advisor



# Investment Income & Capital Gains

## Capital Gains, Net Investment Income & The 37% Reality

- 2025 Rate Thresholds
  - Top marginal tax rate is 37% when taxable income exceeds:
    - \$751,600 for Married Filing Jointly
    - \$626,350 for Single
  - Top capital gains tax rate is 20% when taxable income exceeds:
    - \$600,050 for Married Filing Jointly
    - \$533,400 for Single
- Net investment income tax (NIIT) and Medicare surtaxes
  - 3.8% NIIT and .9% additional Medicare tax if AGI exceeds:
    - \$250,000 for Married Filing Jointly
    - \$200,000 for Single

What You Can Do Now:

- ✓ Review unrealized gains/losses and rebalance before year-end.



# Retirement Contributions & RMDs

- 2025 Contribution Limits
- Traditional and Roth IRAs - \$7,000 (\$8,000 if 50 or older)
- 401(k), 403(b) and 457(b) Plans - \$23,500 (\$31,000 if 50 or older)
- Ages 60 – 63 Super Catch-Up – additional \$3,750 for total contribution of \$34,750
- Simplified Employee Pension Plan (SEP) - \$70,000 or 25% of eligible compensation

## Required Minimum Distributions (RMDs)

- You must start taking RMDs when you reach age 73
- Roth accounts are NOT subject to RMDs
- Inherited Retirement Accounts

What You Can Do Now:

- ✓ Make sure you are maximizing retirement contributions and taking RMDs



# Roth Conversions & Strategic Timing

## Is a Roth Conversion Right for You in 2025?

- When conversions make sense (and when they don't)
- Offsetting conversion tax with losses or deductions
- Anticipating 2026 deduction and Roth rule changes
- 529-to-Roth IRA rollovers

What You Can Do Now:

- ✓ Run side-by-side scenarios for Roth conversion vs. deferral



GIFTING WITH PURPOSE: MAXIMIZING CHARITABLE IMPACT

# Charitable Giving Strategies

- Cash vs. appreciated assets
- Donor-advised funds, private foundations, charitable trusts
- QCDs and bunching strategies
- Impact of OBBBA on charitable contribution timing

What You Can Do Now:

- ✓ Gather donation receipts and check DAF or foundation deadlines (mid-December for complex gifts).
- ✓ Consider accelerating charitable contributions into 2025 if OBBBA will diminish charitable contribution deduction in 2026.



## POLLING QUESTION #2

**Which of the following charitable or gifting strategies are you considering before year-end? (Select all that apply)**

### Answers

- Donor-advised fund or family foundation gifts
- Qualified charitable distributions (QCDs) from an IRA
- Annual exclusion gifts or wealth-transfer planning
- I'm not currently using any gifting strategies



# Wealth Transfer & Estate Planning

## Preserving Wealth and Legacy in a New Tax Era

- Current estate and gift tax exemptions (\$13.99M per person)
- Grantor trusts, intra-family loans, valuation discounts
- Reviewing wills and trust structures

What You Can Do Now:

- ✓ Schedule a year-end review with your estate attorney and update asset titling.



USING LIFE INSURANCE STRATEGICALLY

# Life Insurance & Liquidity Planning

- Irrevocable Life Insurance Trusts (ILITs)
- Funding premiums via annual exclusion gifts
- Ensuring policies align with updated estate goals

What You Can Do Now:

- ✓ Verify ILIT ownership, beneficiaries, and premium funding.

# Coordinating Your Advisory Team



## Your Tax, Wealth & Estate Advisors: The Power Trio

- Integrating planning across disciplines
- Timing joint reviews for Q4 and Q1
- Communicating life changes proactively

### What You Can Do Now:

- ✓ Schedule a joint call with your CPA, financial advisor, and attorney before December 15.



YOUR 2025 YEAR-END ACTION PLAN

# Building Your Personalized Year-End Checklist

## Checklist Highlights:

- Income and investment review
- Gifting and charitable planning
- Estate and document updates
- Retirement and conversion deadlines

## What You Can Do Now:

- Check out our Year-End Planning Guide for Individuals and Families



POLLING QUESTION #3

**As you approach year-end, which area do you most want guidance on?**

Answers:

- Reducing 2025 tax liability
- Transferring wealth efficiently to the next generation
- Maximizing retirement and investment opportunities
- Building a coordinated tax and financial plan



CLOSING & NEXT STEPS

# Position Yourself for a Strong Start to 2026

Contact an advisor for a personalized year-end plan

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A glowing orange Möbius strip is the central focus, resting on a dark, wet beach. The strip is illuminated from within, creating a bright orange and yellow glow that reflects on the sand. The background shows a sunset over the ocean with a blue and orange sky and dark, silhouetted hills in the distance.

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AI TOOLS AND GUIDANCE FOR BUSINESS

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