DOCUMENTATION MANUAL

Retirement Account Modeler

How the model works, what every input does, the 2026 tax parameters behind it, and what it leaves out.

Site: usaretirement.life
Version 1.0, November 13, 2026
Model basis: United States federal tax year 2026
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> **Read this first.** Every figure the app produces is a hypothetical estimate from simplified rules and constant returns. The example balances are placeholders. Do not act on a result without a qualified professional who knows your situation. Section 10 lists what the model ignores.

1. Purpose and scope

The Retirement Account Modeler projects account balances and an estimated tax bill for every year from today to a chosen end age. It is built to compare strategies side by side: when to retire, when to convert to Roth, which account to draw first, when to claim Social Security, and how a change in future tax rates would alter the answer.

It covers seven account buckets: pre-tax 401(k), Roth 401(k), traditional IRA, Roth IRA, HSA, taxable brokerage, and a life insurance retirement plan (LIRP). It handles W-2 employees and self-employed people filing Schedule C.

What it is for

- Seeing balances and taxes together, year by year, instead of balances alone.
- Testing one change at a time against a baseline.
- Finding the questions to take to an advisor or CPA.

What it is not

- Not a tax return calculator. It estimates, and it skips several provisions (Section 10).
- Not a forecast. Returns and inflation are constant inputs.
- Not advice, and not a substitute for an insurance carrier's policy illustration.

2. Quick start

1. Open usaretirement.life. The app loads five example scenarios for a 50-year-old earning $1,000,000.
2. In the left sidebar, open **Start here**. Replace the ten values with your own: current age, retirement age, income, living expenses while working, living expenses in retirement, 401(k) balance, brokerage balance, return before retirement, Social Security claiming age, and state tax rate.
3. Open **Profile** and set filing status and whether you are a W-2 employee or self-employed.
4. Open **Current balances** and enter the remaining accounts.
5. Read the six headline tiles, then the **What to watch** flags on the Overview tab.
6. Click **Duplicate**, rename the copy, change one lever, and open the **Compare** tab.

> Inputs are saved in your browser's local storage. They are not sent to the site owner. Clearing site data, or using another browser or device, starts from the examples again. **Reset** restores the five examples and discards your scenarios.

3. The interface

Toolbar

Control	What it does
Scenario tabs	Switch the active scenario. Up to six scenarios. The first one is the baseline that every comparison measures against.
Duplicate / Delete	Copy or remove the active scenario.
Today's dollars / Future dollars	Today's dollars divides every amount by cumulative inflation, so values are comparable across ages. Future dollars shows nominal amounts.
Edit inputs	On narrow screens, jumps to the input panel, which sits below the results.
Reset	Restores the five example scenarios.

Result tabs

Tab	Contents	Direct link
Overview	Flags, account balances by age, tax treatment of the portfolio	usaretirement.life
Taxes	Annual tax bill by component, effective and marginal rates	/#taxes
Income and expenses	Living expenses by category, retirement cash sources, year-by-year table with CSV copy	/#income
Strategies	Power of Zero scorecard, Social Security card and claim-age table	/#strategies
Compare	After-tax gap against the baseline, comparison table	/#compare
Assumptions	The model's own notes on method and omissions	/#method

4. Inputs reference

Money inputs are in today's dollars unless stated. Sliders have limits; the number box beside a money slider accepts larger values.

Profile

Input	Meaning	Default
How you earn	W-2 employee or self-employed (sole proprietor, freelancer, single-member LLC on Schedule C)	W-2
Filing status	Single or married filing jointly	Single
Current age, Retirement age, Plan through age	The projection runs one row per age. Earned income stops at retirement age.	50 / 62 / 95
Salary or net business profit	W-2 wages, or Schedule C net profit when self-employed	$1,000,000
Income growth	Nominal yearly growth of that income	3%

Current balances

Input	Meaning	Default
401(k) pre-tax, Roth 401(k), Traditional IRA, Roth IRA, HSA, Brokerage	Balances today	$1.5M / $100K / $300K / $150K / $60K / $2M
Brokerage cost basis	Share of the brokerage balance that is already-taxed basis. The rest is unrealized gain.	60%

Annual savings while working

Input	Meaning	Default
Employee deferral, share of limit	Percent of the yearly deferral limit, including catch-up	100%
Roth share of deferral	Split of the base deferral between Roth and pre-tax	0%
Employer contribution	W-2 only. Percent of pay, counted up to the compensation limit.	4%
After-tax 401(k) to Roth	Mega backdoor Roth amount, capped by the total additions limit	$0
IRA each year	None, backdoor Roth, or nondeductible traditional	None
HSA coverage	No HSA, self-only, or family. Contributions stop at 65.	Self-only
Brokerage savings	Either whatever is left after expenses, or a fixed amount	After expenses
Retirement plan (self-employed)	Solo 401(k), SEP-IRA, SIMPLE IRA, or none	Solo 401(k)

Employer-side contribution, cash balance plan, health premiums (self-employed)	Share of the maximum employer contribution; an optional defined benefit contribution; deductible health insurance	100% / $0 / $0

Living expenses

Input	Meaning	Default
Living expenses while working	After-tax spending. The surplus goes to brokerage; a gap is drawn from it.	$400,000
Living expenses in retirement	Core after-tax spending before the lines below	$300,000
Early / middle / late shares and end ages	Scale core retirement spending by phase	100% each; 75, 85
Mortgage or fixed housing payment	Yearly, not inflated, until the chosen age	$0
Health insurance before Medicare; Healthcare in retirement; Healthcare inflation	Separate cost lines that grow at their own rate	$0 / $0 / 5%
Medical costs paid from HSA	Tax-free HSA withdrawals that cover part of spending	$10,000
Long-term care, years of care	Yearly cost in the final years of the plan	$0, 3 years
One-off expenses	Up to four items by name, age and amount	None

Social Security, markets, withdrawals

Input	Meaning	Default
Your benefit at 67; claiming age	Yearly benefit at full retirement age, adjusted for the age you claim	$50,000; 70
Spouse benefit and claiming age	Joint filers only. Spouse is assumed to be your age.	$0; 67
Benefit cut and start year	A percentage cut to all benefits from a chosen year	0%
Return before / in retirement; Inflation; Dividend yield	Constant nominal rates. Dividends are taxed yearly as qualified.	6.5% / 5.5% / 2.5% / 1.5%
Withdrawal order	Taxable then pre-tax then Roth; pre-tax first; proportional; or Roth first	Taxable first

Roth conversions, LIRP, state tax, future law

Input	Meaning	Default
Conversion strategy	None; Power of Zero shift to a target; fill a bracket; fixed amount	None

Target; bracket; amount; start and end age	Parameters for the chosen strategy. Conversions can start before retirement.	Ideal; 24%; $200K; 62 to 74
LIRP premium, years, existing value	After-tax premiums paid while working	$0; 10; $0
Crediting rate; policy costs	Net growth is the crediting rate minus costs	6%; 1.5%
Loan start age; annual loan	Tax-free policy loans used as retirement cash	62; $0
State rate while working / in retirement	Flat effective rates. Set them apart to test a move.	5% / 5%
Itemized deductions	Used only when larger than the standard deduction	$0
Tax rate on pre-tax balances	Haircut applied to pre-tax money in the after-tax value	30%
Future federal tax law	Replaces the seven bracket rates and two capital gains rates from a chosen year. Four presets.	Off

5. How the model calculates

The engine runs one loop per year of age. Balances carry from one year to the next. Amounts are computed in nominal dollars and converted for display.

5.1 Indexing

Bracket thresholds, the standard deduction, contribution limits, the Social Security wage base, the QBI thresholds and IRMAA tiers all grow at the inflation input from their 2026 values. Three thresholds stay fixed in nominal dollars, as in current law: the net investment income tax threshold, the Additional Medicare Tax threshold, and the Social Security benefit taxation thresholds.[12,13,14]

5.2 Working years

1. Income grows from the starting value at the income growth rate.
2. Contributions are set from the limits in Section 6. For W-2 wages above the Roth catch-up threshold, the catch-up portion goes to the Roth 401(k).[3,4]
3. Any Roth conversion scheduled for that age is applied at the start of the year. Its tax is paid from the brokerage account.
4. Federal, payroll and state tax are computed (5.5).
5. In expenses mode, income minus tax, contributions and living expenses is swept into the brokerage account. If the result is negative, the gap and the tax on the realized gain are drawn from brokerage.
6. Balances grow at the pre-retirement return, then the year's contributions are added.

5.3 Retirement years

1. The spending need is core living expenses for the phase, plus housing, healthcare, long-term care and one-off items.
2. Fixed cash sources are counted first: Social Security, brokerage dividends, required minimum distributions, HSA medical withdrawals and LIRP loans.
3. A solver finds the extra withdrawal that leaves exactly enough after tax, penalties and IRMAA to meet the need. It uses bisection on the withdrawal amount and allocates it across accounts in the chosen order.
4. If fixed sources exceed the need, the surplus is reinvested in brokerage. If every account is empty and the need is unmet, the year is flagged as a shortfall.
5. Balances grow at the retirement return. Brokerage grows at the return less the dividend yield, because dividends were paid out as cash.

5.4 Required minimum distributions

RMDs start at 73 for people born 1951 to 1959 and at 75 for people born in 1960 or later, and equal the prior balance divided by the Uniform Lifetime Table factor for that age.[15] They apply to the pre-tax 401(k) and traditional IRA. Roth accounts have none.

5.5 Tax calculation

Component	Method
Ordinary income tax	Wages, pre-tax withdrawals, conversions and taxable Social Security, less the larger of the standard deduction (plus the age-65 addition) or itemized deductions, through the seven brackets.[1,2]
Capital gains and qualified dividends	Stacked on top of ordinary taxable income at 0%, 15% and 20%.[1] Gain on a brokerage withdrawal is the withdrawal times the unrealized-gain share of the account.
Net investment income tax	3.8% of the lesser of investment income or income above the threshold.[12]
Social Security taxation	The provisional income test, with up to 85% of benefits taxable.[14]
Payroll tax (W-2)	6.2% to the wage base, 1.45% on all wages, 0.9% above the Additional Medicare Tax threshold.[7,13] HSA payroll contributions are excluded.
Self-employment tax	On 92.35% of profit: 12.4% to the wage base, 2.9% on all, 0.9% above the threshold. Half of the first two parts is deducted.[16]
QBI deduction	20% of qualified business income, limited to 20% of taxable income less net capital gain, phased out linearly across the threshold range. The model assumes no employees, so it is zero above the range.[10]
State tax	A flat rate on adjusted gross income excluding taxable Social Security.
IRMAA	From age 65, Part B and Part D surcharges per person, by tier, using income from two years earlier.[6]
Early withdrawal penalty	10% of pre-tax withdrawals before age 60 and 20% of non-medical HSA withdrawals before 65.

5.6 Roth conversions

- **Fill a bracket.** Converts enough to bring ordinary taxable income to the top of the chosen bracket.
- **Fixed amount.** Converts the same real amount each year.
- **Power of Zero shift.** Converts the pre-tax excess over a target in equal slices by the end age. The target is zero or the ideal balance.

The **ideal balance** is the largest pre-tax balance whose first RMD equals the standard deduction at RMD age, discounted back at the return assumption. This follows the bucket approach in David McKnight's *The Power of Zero*.[17] McKnight's fuller test also keeps provisional income under the Social Security thresholds. The scorecard reports that separately.

Conversions come from the traditional IRA first, then the pre-tax 401(k). IRA basis from nondeductible contributions is recovered pro rata. A backdoor Roth contribution is taxed on the pre-tax share of the whole IRA balance.

5.7 LIRP

Cash value grows at the crediting rate less the cost rate. Premiums are added while working. Loans are treated as tax-free cash that does not enter taxable income, the Social Security test or IRMAA income.

5.8 Social Security

The benefit at 67 is scaled by claiming age: 70% at 62, 75% at 63, 80% at 64, 86.67% at 65, 93.33% at 66, 100% at 67, 108% at 68, 116% at 69 and 124% at 70.[18] Benefits rise with the inflation input. The claim-age table reruns the whole scenario at 62, 65, 67 and 70.

5.9 After-tax value

After-tax value equals Roth, HSA, LIRP and brokerage balances, plus pre-tax balances reduced by the chosen rate, less 23.8% of unrealized brokerage gains (20% capital gains plus 3.8% NIIT). It is the basis for scenario comparison, because a dollar in a pre-tax account is not worth a dollar in a Roth.

6. 2026 tax parameters

These values are hard-coded in the `LAW` object and indexed forward as described in 5.1.

Ordinary income brackets, top of each bracket[1,2]

Rate	Single	Married filing jointly
10%	$12,400	$24,800
12%	$50,400	$100,800
22%	$105,700	$211,400
24%	$201,775	$403,550
32%	$256,225	$512,450
35%	$640,600	$768,700
37%	above	above

Deductions, capital gains and thresholds

Item	Single	Married filing jointly	Ref.
Standard deduction	$16,100	$32,200	1
Additional deduction at 65, per person	$2,050	$1,650	1
0% capital gains up to taxable income of	$49,450	$98,900	1
15% capital gains up to	$545,500	$613,700	1
NIIT and Additional Medicare Tax threshold (fixed)	$200,000	$250,000	12, 13
Social Security taxation thresholds (fixed)	$25,000 / $34,000	$32,000 / $44,000	14
QBI threshold; phase-in range	$201,750; $75,000	$403,500; $150,000	10

Contribution limits and payroll

Item	2026	Ref.
401(k) elective deferral	$24,500	3, 4
Catch-up at 50 and over; at 60 to 63	$8,000; $11,250	3, 4
Total additions limit, section 415(c)	$72,000	3, 4
Compensation limit, section 401(a)(17)	$360,000	3, 4
Roth catch-up wage threshold (prior-year FICA wages)	$150,000	4
IRA limit; catch-up at 50	$7,500; $1,100	9

SIMPLE IRA, employers with 25 or fewer employees; catch-up at 50; at 60 to 63	$18,100; $3,850; $5,250	9, 11
HSA self-only; family; catch-up at 55	$4,400; $8,750; $1,000	5
Social Security wage base	$184,500	3, 7

Medicare IRMAA, monthly surcharge per person[6]

Income above (single)	Income above (joint)	Part B	Part D	Combined
$109,000	$218,000	$81.20	$14.50	$95.70
$137,000	$274,000	$202.90	$37.50	$240.40
$171,000	$342,000	$324.60	$60.40	$385.00
$205,000	$410,000	$446.30	$83.30	$529.60
$500,000	$750,000	$487.00	$91.00	$578.00

The model counts the surcharge only. The standard Part B premium ($202.90 a month in 2026) is treated as a living expense.

7. Outputs reference

Headline tiles

Tile	Definition
Portfolio at retirement	Sum of all buckets at the start of the retirement year, with its after-tax value
Portfolio at end age	Sum at the end of the final year, with after-tax value and the gap against the baseline
Lifetime taxes	All tax components summed over the plan, split into working and retired years
Tax bill this year	First-year total, effective rate on total income, and federal marginal bracket
Largest RMD	The peak required distribution and the age it occurs
Plan durability	Funded to the end age, or the age the money runs out

Flags

Plain-language notes generated from the active scenario. Green is informational, amber is a point to review, red is a problem such as a shortfall, a penalty, or an LIRP loan the cash value cannot support.

Power of Zero scorecard

Measure	Definition
Retirement years at 0% federal tax	Count of retirement years with federal income and capital gains tax under $1 and no shortfall
Tax-deferred bucket at RMD age	Pre-tax balance compared with the ideal balance
Tax-free share of retirement cash	Roth and LIRP withdrawals, HSA withdrawals and untaxed Social Security, as a share of all retirement cash
Social Security that is taxed	Taxable benefits divided by total benefits in retirement
Taxable bucket at retirement	Brokerage balance compared with six months of spending
LIRP bucket	Loans taken, premiums paid, and cash value left at the end

Charts and tables

- **Account balances by age.** Start-of-year balances stacked by bucket, with markers for retirement and the first RMD year.
- **Annual tax bill** and **Tax rates by age.** The effective rate is all taxes divided by total income.
- **Living expenses by age** and **Where retirement cash comes from.**
- **Scenario comparison.** Each scenario's after-tax value minus the baseline, by age.
- **Year by year.** Every row of the projection. **Copy as CSV** places the full table on the clipboard.

8. Example scenarios

The five examples share one person: age 50, single, $1,000,000 salary growing 3%, retiring at 62, spending $400,000 while working and $300,000 in retirement, with the default balances in Section 4. Results below are in today's dollars, from the build of November 12, 2026.

Scenario	What differs from Baseline	Lifetime taxes	After-tax value at 95
Baseline	No conversions, taxable-first withdrawals	$7.76M	$5.61M
Roth conversions	Fill the 24% bracket from 62 to 74	$7.90M	$5.92M
Higher rates 2031	2017-style bracket rates from 2031	$8.05M	$5.14M
Power of Zero	Shift to the ideal balance by 74; $50,000 LIRP premium for 12 years; $25,000 yearly loans from 62	$7.35M	$5.75M
Self-employed	Schedule C; Solo 401(k) at maximum; $150,000 cash balance plan; $24,000 health premiums	$8.07M	$5.45M

Readings

- The Roth conversion example pays about $142,000 more lifetime tax than the baseline and ends about $306,000 ahead after tax. The lowest tax bill is not the best outcome here.
- The Power of Zero example reaches 0% federal tax in 13 of 34 retirement years. About half of Social Security is still taxed, because those thresholds are fixed.
- For the baseline, claiming Social Security at 70 instead of 62 adds about $0.42M of lifetime benefits and $0.26M of after-tax value at 95.
- These gaps are small relative to a portfolio of several million. Treat them as direction, not precision.

9. Validation

The tax engine was tested against hand calculations before release. All cases matched to the dollar.

Case	Checked value	Result
Single, $1M wages, $24,500 deferral, $4,400 HSA	Federal ordinary tax	$309,307.25
Same	Payroll tax	$33,035.60
Joint, $300,000 wages, $50,000 qualified dividends	Ordinary tax; capital gains plus NIIT	$49,468; $9,400
Single retiree at 70: $60,000 Social Security, $40,000 IRA, $30,000 dividends	Taxable Social Security; ordinary tax	$51,000; $10,739
Single, $60,000 long-term gain only	Capital gains tax (0% band)	$0
Self-employed, $1M profit, Solo 401(k)	Self-employment tax; employer contribution	$56,171; $47,500
Self-employed, $120,000 profit, SEP-IRA	SEP contribution; QBI deduction	$22,304.45; $14,623.56
Retirement year cash identity	Sources minus tax, spending and surplus	$0

Not validated by hand: the LIRP projection, and any comparison against commercial tax software or a filed return. The version on usaretirement.life was transferred with a checksum match to the tested file, and later edits by the hosting tool were confirmed to leave the calculation code unchanged.

10. Limitations

Tax rules not modeled

- Alternative minimum tax.
- The state and local tax deduction cap and the limit on the value of itemized deductions for top-bracket filers.
- The temporary additional deduction for seniors.
- The rule of 55 and other penalty exceptions; Roth five-year rules.
- Qualified charitable distributions, tax-loss harvesting, and step-up in basis at death.
- State tax brackets, state treatment of retirement income, and local taxes. One flat rate stands in for all of it.
- The $400 minimum QBI deduction, and the wage and property limits for businesses with employees.

Simplifications

- Returns, inflation and dividend yield are constant. There is no market volatility and no sequence-of-returns risk.
- The Social Security wage base and IRMAA tiers are indexed to the inflation input. In practice the wage base follows wage growth.
- A spouse has no separate earnings or accounts and is assumed to be the same age.
- No survivor benefits and no earnings test for claiming while working.
- Cash balance plan contributions are whatever is entered. Real limits depend on age and an actuary, and a cash balance plan restricts the Solo 401(k) employer contribution.
- S-corporation salary and distribution planning is not modeled.
- The LIRP ignores the death benefit, first-year loads, surrender charges, caps and floors on index credits, loan interest, modified endowment limits, and the tax due if a policy lapses with loans outstanding.
- SEP-IRA money is shown in the 401(k) bucket, so the pro-rata interaction with a backdoor Roth is not captured. The app raises a flag when both are selected.

> **Dated parameters.** All tax values are for 2026. Figures for 2027 are not loaded; later years are 2026 values grown at the inflation input. The model should be updated each year (Section 11).

11. Maintenance and yearly update

Where things live

Item	Location
The whole app	One file, `public/modeler.html`, in the Lovable project "Retirement Account Modeler"
Tax parameters	The `LAW` object at the top of the first script block
Default inputs and examples	`DEFAULTS` and `examples()`
Tax and projection logic	`computeTax()` and `simulate()`
Host page, deep-link sync, metadata	`src/routes/index.tsx`
Legal, contact, glossary pages	`src/routes/`
Saved scenarios in the browser	Local storage key `ram.v5`. Raise the version when input names change, so old saves are ignored.

Yearly update checklist

1. Set `baseYear` to the new tax year.
2. Update brackets, standard deduction, additional deduction and capital gains thresholds from the IRS inflation revenue procedure (published each autumn).
3. Update 401(k), IRA, SIMPLE, compensation and total additions limits and the Roth catch-up wage threshold from the IRS cost-of-living notice.
4. Update HSA limits from the IRS HSA revenue procedure (published each spring).
5. Update the Social Security wage base and the maximum benefit hint from the SSA announcement.
6. Update IRMAA tiers and surcharges from the CMS fact sheet.
7. Update QBI thresholds and ranges.
8. Rerun the hand-calculated cases in Section 9 with the new values before publishing.
9. Update the Assumptions tab text, this manual and the legal page date.

Editing safely

Ask the hosting tool for small, targeted edits and require confirmation that the script blocks are unchanged. A rewrite of the file can silently alter tax logic.

12. Glossary

Term	Meaning
Backdoor Roth	A nondeductible traditional IRA contribution converted to Roth, used when income is too high for a direct Roth contribution
Cash balance plan	A defined benefit plan that allows large deductible contributions, often paired with a 401(k)
Effective rate	Total tax divided by total income for the year
IRMAA	Income-related monthly adjustment amount, a surcharge on Medicare Part B and Part D premiums
LIRP	Life insurance retirement plan, a cash value policy funded for tax-free loans in retirement
Mega backdoor Roth	After-tax 401(k) contributions converted to Roth, within the total additions limit
NIIT	Net investment income tax of 3.8%
Pro-rata rule	IRA conversions are taxed in proportion to the pre-tax share of all traditional IRA money
Provisional income	Other income plus half of Social Security, used to test how much of the benefit is taxable
QBI deduction	Section 199A deduction of up to 20% of qualified business income
RMD	Required minimum distribution from pre-tax retirement accounts
Today's dollars	Amounts with inflation removed, also called real dollars

13. References

Sources marked checked were opened and read while the model was built in November 2026. Sources marked standard are the governing statute or agency publication, cited from general knowledge and not reopened; confirm them before relying on a figure.

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12. Internal Revenue Code section 1411, net investment income tax. standard
13. Internal Revenue Code section 3101(b)(2), Additional Medicare Tax. standard
14. Internal Revenue Code section 86, taxation of Social Security benefits. standard
15. Internal Revenue Service. Publication 590-B, Distributions from Individual Retirement Arrangements, Uniform Lifetime Table; SECURE 2.0 Act of 2022, section 107, RMD starting ages. standard
16. Internal Revenue Code sections 1401 and 164(f), self-employment tax and the deduction for half of it; IRS Schedule SE. standard
17. McKnight, David. *The Power of Zero: How to Get to the 0% Tax Bracket and Transform Your Retirement.* The model's bucket rules are a simplified reading of this book and were not checked against the text. standard

18. Social Security Administration. Early and delayed retirement adjustment schedule for a full retirement age of 67. standard

References to tax authorities, Social Security, David McKnight, Power of Zero or financial products are for educational context and do not imply affiliation or endorsement. © 2026 Tomas Aparicio.