RETIREMENT FASTLANE

FREE PRINTABLE WORKSHEETS

Retirement Tax Fastlane

Roth Conversions, RMDs, and Smart Withdrawals That Keep More of Your Money

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These worksheets come from *Retirement Tax Fastlane* by Daniel Larsen, CFA, part of the Retirement Fastlane series. Print as many copies as you like for your own personal, non-commercial use. Fill them out in pencil and update them as your plans change.

For educational purposes only; not individualized investment, tax, legal, or insurance advice. Examples and figures follow the book (2027 figures as of November 18, 2026). See the Important Disclaimer in the book before relying on anything here.

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Worksheet A: Tax Profile

Use with Chapters 1 and 2. Figures from last year's return.

Item	Last year	This year (estimate)
Filing status		
Total income		
Taxable Social Security (and % of benefits)		
Adjusted gross income (AGI)		
Standard or itemized deduction (amount)		
Senior deduction (2025–2028)		
Taxable income		
Top ordinary bracket		
Room left in that bracket		
Total federal tax		
Effective rate (tax ÷ total income)		
State tax		

Account mix

Account type	Balance	% of total
Traditional IRA / 401(k) / 403(b) (pre-tax)		

Account type	Balance	% of total
Roth IRA / Roth 401(k)		
Taxable brokerage (cost basis: _____)		
Cash and CDs		
HSA		
Total		

Worksheet B: My Tax Map

Use with Chapter 3.

Line on the map	Threshold (2027 unless noted)	My projected figure	Room before the line
Top of 10% bracket (taxable income)	$25,600 joint / $12,800 single		
Top of 12% bracket	$104,050 joint / $52,025 single		
Top of 22% bracket	$218,250 joint / $109,125 single		
Top of 24% bracket	$416,650 joint / $208,325 single		
Top of 0% capital gains (taxable income)	$102,100 joint / $51,050 single		
Senior deduction phaseout begins (MAGI)	$150,000 joint / $75,000 single		
First IRMAA tier (MAGI, two-year lookback; 2027 amounts)	$224,000 joint / $112,000 single		
NIIT (MAGI)	$250,000 joint / $200,000 single		
ACA 400% FPL (household income, pre-65), 2027 coverage	About $86,560 for two / $63,840 single		

Social Security torpedo check: Is part, but not all, of my Social Security taxable? ☐ Yes ☐ No. If yes, my effective marginal rate on extra IRA income is about _____%.

Worksheet C: My Tax Window

Use with Chapter 4.

Year	My age	Spouse age	Wages	Social Security	Pension	RMDs	Other income	Bracket

Window opens: _____ Narrows (IRMAA lookback at 63, Social Security, pension): _____ Closes (RMDs): _____

Worksheet D: Roth Conversion Plan

Use with Chapter 5.

Strategy comparison (from your planner or software)

Strategy	Lifetime tax + IRMAA	First RMD	Survivor's tax (first single year)	After-tax legacy
No conversions				
Fill 12% bracket				
Fill 22% bracket				
Stay under IRMAA tier				

My chosen target: _____

This year's conversion

Item	Amount
Projected taxable income before conversion	
Target taxable income	
Conversion amount (target minus projected)	
Estimated federal tax on conversion	
Estimated state tax on conversion	
Source of tax payment	
Conversion completed (date)	

Five-year check: First Roth contribution or conversion year: _____

Worksheet E: RMD Projection

Use with Chapter 6.

Item	Me	Spouse
Birth year and RMD age		
Year of first RMD		
Projected balance at RMD age		
First RMD (balance ÷ factor)		
Accounts subject to RMDs (list)		
Accounts to consolidate		
Automatic RMD set up?		
QCDs planned (age 70½+)?		
QLAC considered?		

Worksheet F: IRMAA Planner

Use with Chapter 7.

Income year	Premium year	Projected MAGI	IRMAA tier	Extra cost (household)	Room below next tier

Life-changing event (Form SSA-44) to report? ☐ No ☐ Yes: _____

Worksheet G: Taxable Account Plan

Use with Chapter 8.

Holding	Value	Cost basis	Unrealized gain/loss	Hold for step-up / sell / give / harvest

Item	This year
Room in 0% capital gains bracket	
Gains to harvest	
Losses to harvest (watch wash sales)	
Estimated fund distributions (check in November)	
Basis method set to specific identification?	

Worksheet H: Annual Withdrawal Plan

Use with Chapter 9.

Line	Item	Amount
1	Spending needed this year (including one-time expenses)	
2	Social Security	
3	Pensions and annuities	
4	RMDs	
5	Interest and dividends used for spending	
6	Remaining need (line 1 minus lines 2–5)	
7	Target taxable income	
8	Additional IRA withdrawal for spending (up to target)	
9	Roth conversion (remaining room to target)	
10	From taxable account (high-basis shares)	
11	From cash	
12	From Roth (spikes only)	
13	Estimated taxes (federal and state)	

Worksheet I: Charitable Giving Plan

Use with Chapter 10.

Item	Amount or answer
Annual giving goal	
Age 70½ date (QCD eligibility)	
QCDs this year (IRA custodian, charities)	
Itemized deductions without gifts	
Standard deduction	
Bunching into donor-advised fund? Years and amount	
Appreciated shares to give	
Non-itemizer deduction ($1,000 / $2,000 cash to public charities)	
Charities named as IRA beneficiaries (%)	
Acknowledgment letters received?	

Worksheet J: Legacy and Beneficiary Review

Use with Chapter 11.

Account	Type	Value	Primary beneficiary	Contingent beneficiary	Last reviewed

Heir or charity	Likely tax bracket	Best assets to leave them

State estate or inheritance tax? ☐ No ☐ Yes **Estate attorney:** _____

Worksheet K: Annual Tax Plan Calendar

Use with Chapter 12.

Month	Task	Done?
January	Collect forms; set target taxable income; set up withholding or estimates	☐
April 15	File return; Q1 estimate	☐
Spring	Review IRMAA notice; file SSA-44 if needed; review beneficiaries	☐
June 15	Q2 estimate	☐
September 15	Q3 estimate	☐
October–November	Fall tax projection; decide conversions, harvesting, QCDs, bunching	☐
December 31	Complete conversions, QCDs, gifts, RMDs; December withholding	☐
January 15	Q4 estimate	☐

My safe harbor: ☐ 100% of last year's tax ☐ 110% of last year's tax (AGI over $150,000) ☐ 90% of this year's tax

My tax professional: _____ **Fall projection scheduled:** _____