

Retirement Tax Worksheets + Payment Calendar

Free printable companion to *Taxes in Retirement, Simplified* (2027 Edition)

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How to use this download. Print it and fill it in with a pencil. Worksheet 1 maps your income sources. Worksheet 2 estimates the taxable part of your Social Security. Worksheet 3 plans withholding and estimated payments. Worksheet 4 checks the ripple effects of one more dollar of income. The reference tables and the calendar are copied from the book. Every figure and rule is explained, with its source, in *Taxes in Retirement, Simplified*.

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Worksheet 1: My Retirement Tax Map

Year: _____

List each source of income for the year and how it is taxed (Chapters 1-6). Estimates are fine.

Source	Whose	Amount	Tax type	Withheld

Ordinary income total (pensions, IRA and 401(k), wages, taxable interest)

Long-term gains and qualified dividends; tax-exempt interest

Social Security (SSA-1099, box 5) and taxable part (Worksheet 2)

Estimated AGI

Deductions: standard with 65+ extra (Ch. 2) + senior (Ch. 3)

Estimated taxable income and top bracket (Chapter 2)

Worksheet 2: Social Security Taxable-Portion Worksheet

Year: _____

Simplified from IRS Pub. 915, Worksheet 1 (Chapter 4). Not for married filing separately.

1. Social Security benefits (SSA-1099, box 5)

2. One-half of line 1

3. Other income in AGI (pension, IRA, wages, interest, gains)

4. Tax-exempt interest

5. Provisional income: line 2 + line 3 + line 4

6. Line 5 minus \$25,000 single, \$32,000 joint (0 or less: stop)

7. Line 5 minus \$34,000 single, \$44,000 joint (0 or less: enter 0)

8. If line 7 is 0: smaller of half of line 6 or line 2. Stop

9. 85% of line 7

10. Smaller of line 2, or \$4,500 single, \$6,000 joint

11. Line 9 + line 10

12. Taxable Social Security: smaller of line 11 or 85% of line 1

Worksheet 3: Withholding vs. Estimated Payments Calendar

Year: _____

Plan how this year's tax will be paid (Chapter 8). 2026 due dates: April 15, June 15, September 15, 2026, and January 15, 2027.

Due date	Payment planned	Paid on	Withheld so far	Notes

A. Last year's total tax; last year's AGI (over \$150,000? use 110%)

B. 100% (or 110%) of last year's tax

C. This year's expected tax, and 90% of it

D. Required amount: smaller of B or 90% of C

E. Withholding expected this year (Social Security, pensions, IRAs)

F. Estimated payments needed: D minus E; per due date: $F \div 4$

G. September check-in: date and changes made

Worksheet 4: Ripple-Effect Check

Year: _____

Fill this in before adding income: an IRA withdrawal, a Roth conversion, a large gain or a home sale.
Use it to frame questions, not to decide.

Extra income: amount, type, and the year it counts

New provisional income; in the torpedo zone? (Chapter 4)

Change in taxable Social Security (Worksheet 2)

MAGI vs. senior deduction phase-out: \$75,000-\$175,000 single; \$150,000-\$250,000 joint (Ch. 3)

Taxable income vs. top of my bracket (Chapter 2)

Long-term gains still under the 0% line? (Chapter 6)

MAGI vs. IRMAA two years later (2026: \$109,000 single; \$218,000 joint) (Ch. 7)

MAGI vs. 3.8% tax: \$200,000 single; \$250,000 joint (Chapter 6)

Withholding or estimated payment for the extra tax (Chapter 8)

Questions for my tax professional

2026 federal income tax brackets (taxable income)

Rate	Single	Married filing jointly	Head of household
10%	\$0 to \$12,400	\$0 to \$24,800	\$0 to \$17,700
12%	\$12,400 to \$50,400	\$24,800 to \$100,800	\$17,700 to \$67,450
22%	\$50,400 to \$105,700	\$100,800 to \$211,400	\$67,450 to \$105,700
24%	\$105,700 to \$201,775	\$211,400 to \$403,550	\$105,700 to \$201,750
32%	\$201,775 to \$256,225	\$403,550 to \$512,450	\$201,750 to \$256,200
35%	\$256,225 to \$640,600	\$512,450 to \$768,700	\$256,200 to \$640,600
37%	Over \$640,600	Over \$768,700	Over \$640,600

Social Security: how much may be taxable (federal)

Provisional income: single, head of household, qualifying surviving spouse	Provisional income: married filing jointly	Taxable part of benefits
Up to \$25,000	Up to \$32,000	None
\$25,000 to \$34,000	\$32,000 to \$44,000	Up to 50%
Over \$34,000	Over \$44,000	Up to 85%

Retirement tax calendar (tax year 2026, filed in 2027)

When	What to do or check
January	Form SSA-1099 arrives (box 5 shows benefits). The cost-of-living increase starts (3.6% in 2027).
January 15, 2027	Fourth estimated payment for 2026 is due.
January 31, 2027	File and pay in full by this date: no penalty on the fourth installment.
April 1	Deadline for a delayed first RMD.
April 15, June 15, September 15, 2026	First three 2026 estimated payments due.
September	Check payments so far; there is still time to change withholding.
October to December	New Social Security increase; next year's IRS brackets (due by December 15); next year's Medicare premiums (2026's came out November 14, 2025).
By December 31	RMDs after the first; QCDs; Roth conversions (taxed in the year done); year-end withholding (treated as paid evenly).

Figures are federal rules for tax year 2026 as of October 2026; 2027 figures not yet announced by the IRS are not shown. Educational only; not individualized investment, tax or legal advice. The author and LPL Financial do not provide tax or legal advice. Securities offered through LPL Financial, Member FINRA/SIPC.