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# **The IRMAA Defense Checklist**

## **Your Strategic Guide to Protecting Your Lifestyle From Medicare's Hidden Penalties**

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### **Is Your Retirement Success Quietly Triggering a \$6,000+ Annual Medicare Penalty?**

Why does Medicare punish you for being financially successful?

Did you know that in 2026, earning just \$1 over \$109,000 as a single filer means you pay an extra \$81.20 per month... each... for Medicare?

What if that extra dollar of income came from your advisor's own advice?

If you could see the IRMAA (Income-Related Monthly Adjustment Amount) trap before it cost you thousands, would you want to?

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### **Why Do Most Advisors Ignore the IRMAA Cliff?**

Have you ever asked your advisor how a Roth conversion, asset sale, or even a 'tax-free' muni bond could push you over the IRMAA threshold?

Why do so many 'fiduciary' advisors focus on investment returns, but never mention the two-year lookback rule that can make today's decisions cost you thousands in Medicare surcharges two years from now?

If your advisor isn't proactively managing your MAGI (Modified Adjusted Gross Income), whose interests are they really serving?

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### **2026 IRMAA Income Thresholds: Where the Penalties Begin**

Did you know IRMAA brackets are cliffs, not slopes?

One dollar over the line can cost you \$974 per year... per person.

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Here are the 2026 IRMAA brackets:

<b>Filing Status</b>	<b>MAGI Range</b>	<b>Annual Surcharge (per person)</b>
Single	\$109,001 – \$136,000	\$974.40
	\$136,001 – \$170,000	\$2,434.80
	\$170,001 – \$214,000	\$3,895.20
	\$214,001 – \$750,000	\$5,355.60
	\$750,001+	\$5,844.00
Married Filing Jointly	\$218,001 – \$272,000	\$974.40 (each)
	\$272,001 – \$340,000	\$2,434.80 (each)
	\$340,001 – \$428,000	\$3,895.20 (each)
	\$428,001 – \$750,000	\$5,355.60 (each)
	\$750,001+	\$5,844.00 (each)

What happens if your income fluctuates and you hit different brackets over 10 years?

What happens if your spouse dies and your filing status changes, cutting your threshold in half overnight?

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## The 5 Critical Mistakes That Trigger IRMAA Penalties

### 1. Ignoring the Two-Year Lookback Rule

Does your advisor factor Medicare costs into every recommendation?  
Did that Roth conversion in 2024 just hammer your 2026 Medicare premiums?

### 2. Failing to Coordinate Income Sources

Are you taking Social Security, pension payments, and IRA distributions without strategic timing?  
Could your 'safe' income sources be pushing you over the IRMAA cliff?

### 3. Not Planning for Life Changes

What happens when your spouse passes away and your Medicare threshold drops from \$218,000 to \$109,000 overnight?  
Have you stress-tested your plan for this scenario?

### 4. Overlooking Capital Gains Timing

Are you selling appreciated assets without considering the IRMAA impact?  
Could a single large capital gain cost you thousands in surcharges for an entire year?

### 5. Missing Appeal Opportunities

Did you know you can appeal IRMAA surcharges for 'life-changing events' like retirement or income reduction?  
Has your advisor ever mentioned this option?

**Which of these mistakes is your current advisor making?**

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## Why 'Fiduciary' Advisors Still Miss IRMAA Planning

You've been told that working with a fiduciary advisor protects your interests.

But do they ever show you, in writing, how their advice impacts your Medicare costs?

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What good is a 7% investment return if Medicare penalties are eating 3% of your withdrawal every year?

Are you paying for 'comprehensive' planning that ignores the one penalty most likely to erode your lifestyle?

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## **The Lifestyle-First Approach to IRMAA Defense**

Traditional planning asks:

'How can we maximize your account balance?'

Lifestyle-First planning asks:

'How can we maximize your spendable income and preserve the lifestyle you've worked decades to achieve?'

What's your retirement really worth if Medicare surcharges reduce your spendable income by \$10,000–\$15,000 annually?

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## **The 3-Step IRMAA Defense System**

### **Step 1: Income Stress Test**

Map every potential income source over the next 10 years. Social Security, pensions, IRA distributions, rental income, part-time work... everything. How do different combinations affect your IRMAA bracket each year?

### **Step 2: Strategic MAGI Management**

Implement income smoothing strategies that keep you below IRMAA thresholds while maintaining your desired lifestyle.

Are you timing asset sales, Roth conversions, and Social Security to minimize surcharges?

### **Step 3: Lifestyle Protection Protocol**

Build your withdrawal strategy around maintaining purchasing power, not maximizing account values.

Does every distribution decision preserve or enhance your lifestyle after taxes AND Medicare penalties?

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Which step would have the biggest impact on your retirement security?

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## **A Personal Note About Investment Risk**

After nearly 20 years as a Certified Mortgage Planner, I watched too many clients lose significant portions of their retirement savings to market volatility and risky investment strategies.

That's when I made a personal decision: I would never recommend putting my clients' lifestyle at risk for potentially higher returns.

While other advisors chase market gains, I focus on strategies that protect what you've already built while creating predictable income streams that won't trigger unnecessary IRMAA penalties.

What's more valuable: potentially earning an extra 2% return, or avoiding \$5,000 in annual Medicare penalties with certainty?

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## **The Hidden Cost of Waiting**

Every month you delay IRMAA planning, you're potentially:

- Missing appeal deadlines for current surcharges
- Triggering future penalties with today's financial decisions
- Allowing Medicare costs to compound over time
- Watching your retirement lifestyle slowly erode

If you could reduce your Medicare costs by \$50,000 over the next decade, what would that mean for your retirement lifestyle?

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## **Your Next Step: The Retirement Health Check**

The strategies in this checklist work, but only when they're properly implemented for your specific situation. Every affluent professional's IRMAA

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risk is different based on their income sources, family situation, and lifestyle goals.

**Schedule your complimentary 15-minute Retirement Health Check call** where we'll:

- Identify your specific IRMAA risk factors
- Uncover potential Medicare cost savings you may be missing
- Determine if your current advisor is properly protecting your lifestyle from government penalties
- Discuss whether a more comprehensive analysis would benefit your retirement security

**For those ready for a deeper dive, we also offer a 45–60 minute Virtual Discovery Session** where we can build a preliminary IRMAA defense strategy customized to your situation.

**Book your call on my calendar [HERE!](#)**

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*This information is for educational purposes only and should not be considered as specific tax or legal advice. Individual situations vary, and you should consult with qualified professionals regarding your specific circumstances. Medicare rules and IRMAA thresholds are subject to change by federal legislation.*

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