

Your 2026 Trust Checkup



A quick worksheet to see if your trust is up-to-date with the latest in tax and estate planning.

How to use this worksheet

This document is meant to review your existing trust and look ahead to changes that demand consideration in 2026 — a year when significant changes to both estate and gift taxes take effect. You do not need perfect answers; treat this as a thought exercise.

Are you asking the right questions for 2026?

A set-and-forget approach to any trust is a recipe for failure over time. Take the time to consider these big-picture questions while starting your 2026 evaluation:

- ⊕ Have you made any adjustments to your trust since the One Big Beautiful Bill Act (OBBBA) was passed on July 4, 2025?
- ⊕ Are you aware of the current annual gift limits and lifetime estate exclusion?
- ⊕ Does any area of trust governance create friction between family members?
- ⊕ When's the last time you thoroughly revisited your trust?

Are you locking in enough value?

Recent adjustments to the tax code have created more opportunities and flexibility to transfer wealth without incurring taxes.

These questions may help uncover opportunities within your current plan:

- ⊕ Have you evaluated whether to make large lifetime gifts while the lifetime exemption remains at a historic high?
- ⊕ Are there assets expected to appreciate significantly that could be transferred sooner rather than later?
- ⊕ Have you reviewed whether alternative trust structures could be more effective, such as:
 - Spousal Lifetime Access Trust (SLAT)
 - Dynasty Trust
 - Grantor Retained Annuity Trust (GRAT)
 - Sales to Intentionally Defective Grantor Trusts (IDGTs)
- ⊕ Are trustee powers and distribution rules still appropriate?

What's changed since your last review?

Check all that apply:

- Income or employment change
- A transition into retirement
- Marriage, divorce, or spousal loss
- Healthcare or long-term care changes
- New family members
- Pledges to make a major gift
- Change in outlook on the market or market risk

Which of the above may not be currently reflected in your financial plan, but should be?

Are you on top of the new Charitable Deduction Floors and Lifetime Estate Exclusion (OBBA)?

- + Are you aware that itemized charitable deductions must now exceed 0.5% of AGI?
- + Have you calculated your personal threshold?
 - Your AGI: \$ _____
 - Minimum Giving to Deduct (0.5%): \$ _____
- + Does your current giving strategy meet this threshold?
- + Will the new \$15 million Lifetime Estate Exclusion impact your trust?
- + Was your trust originally designed to prepare for a lower or expiring exemption?

What deserves your attention next?

Use this space to capture what stood out as you completed this worksheet.

One area I want to review more closely:

One question I want to answer with my advisor in 2026:

Bringing it all together

Writing things down helps to clarify goals and uncover gaps before they become problems. IMA Private Wealth helps clients translate goals into action by reviewing and evaluating trusts within the context of a holistic financial approach and legacy plan. If you would like help reviewing this worksheet or incorporating it into your financial plan, your IMA Private Wealth advisor is here to support you.

Visit us

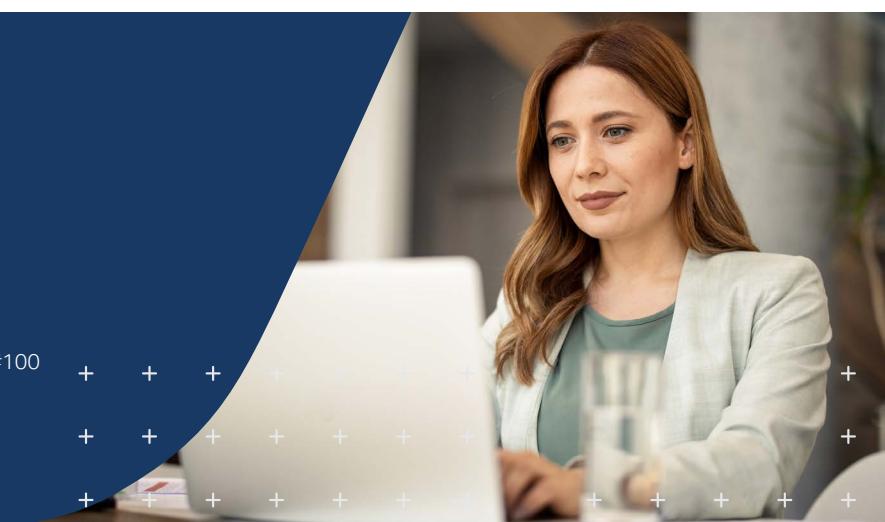
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