



Roth vs. Traditional IRA

The 2026 Cheat Sheet

Which retirement account saves you more at your tax bracket?

A side-by-side comparison of contribution limits, tax benefits, income eligibility,
and withdrawal rules.

Presented by Robinson Roacho, CFA®, CFP®

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Roth & Traditional IRA income phaseouts, deduction rules,
and withdrawal strategies for the 2026 tax year.

Side-by-Side Comparison

2026 Tax Year -- Internal Revenue Service Guidelines

Feature	Roth IRA	Traditional IRA
2026 Contribution Limit	\$7,500 (\$8,600 if 50+)	\$7,500 (\$8,600 if 50+)
Tax Treatment	After-tax contributions	Pre-tax contributions
Tax Deduction Now	No deduction	Reduces taxable income now
Roth Income Limit (Single)	\$153k-\$168k phases out	N/A
Roth Income Limit (Joint)	\$242k-\$252k phases out	N/A
Trad Deduction (Covered by workplace plan)	N/A	Single: \$81k-\$91k Joint: \$129k-\$149k
Tax on Withdrawals	Tax-free in retirement	Ordinary income tax
Early Withdrawal (Under 59.5)	Contributions: anytime; earnings: tax + 10% penalty	Income tax + 10% penalty (exceptions apply)
RMDs at Age 73+	Not required	Required
Best For	Lower tax bracket now, higher bracket later	Higher tax bracket now, lower bracket later

Quick Tip

Max out your Roth IRA first if eligible -- tax-free growth beats any deduction.

Disclaimer: This cheat sheet is for educational purposes only and does not constitute financial or tax advice. Contribution limits and phaseouts are based on 2026 IRS guidelines and may change. Consult a qualified tax professional. Presented by Robinson Roacho, CFA®, CFP® -- Finance Masters Club.