FREE FROM POWHATAN FINANCIAL

The Wealth Leak Audit

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Nine yes-or-no questions. For every yes, circle the number closest to you. No statements, no math, about five minutes. The 2027 Key Numbers are on the back.

1 Spending without a plan

Yes ☐ No ☐

Spending without a written budget, or not tracking where it goes?

*5% is a conservative starting point. One survey found people overspend their budget by about $7,400 a year, closer to 10% of a typical household's income.

Household income	$100k	$250k	$500k
Unplanned / yr*	**$5,000**	**$12,500**	**$25,000**

2 The 1% advisor

Yes ☐ No ☐

Do you pay an advisor a percent of your assets?

Portfolio	$250k	$500k	$1M
Costs you / yr	**$2,500**	**$5,000**	**$10,000**

And it grows every year your balance does.

3 Pricey funds

Yes ☐ No ☐

Any fund costing more than 0.50% a year?

Portfolio	$250k	$500k	$1M
Extra cost / yr	**$1,250**	**$2,500**	**$5,000**

Total-market index funds cost about 0.03%.

4 Missed match

Yes ☐ No ☐

Saving less than it takes to get your full match?

Your salary	$100k	$200k	$350k
Free money / yr*	**$4,000**	**$8,000**	**$14,000**

*Assumes a 4% match on your own pay. Check your benefits guide.

5 Unused HSA

Yes ☐ No ☐

On an HSA-eligible plan, but not maxing the HSA?

Coverage	Just you	Family
Tax savings / yr*	**$1,330**	**$2,670**

*22% bracket plus 7.65% payroll tax, 2027 limits.

6 Idle cash

Yes ☐ No ☐

Cash beyond 6 months of expenses earning little?

Extra cash	$20k	$50k	$100k
Lost interest / yr*	**$700**	**$1,750**	**$3,500**

*4% high-yield vs. 0.6% average.

7 Card interest

Yes ☐ No ☐

Carrying a credit card balance month to month?

Balance	$5k	$10k	$20k
Interest / yr*	**$1,050**	**$2,100**	**$4,200**

*At 21%. Paying it off is a guaranteed 21% return.

8 The behavior gap

Yes ☐ No ☐

Ever sold in a drop or waited in cash to buy?

Portfolio	$250k	$500k	$1M
Typical cost / yr*	**$3,000**	**$6,000**	**$12,000**

*Investors trail their own funds 1.2 points a year.

9 Insurance on autopilot

Yes ☐ No ☐

Car and home policies not shopped in 2+ years?

Premiums / yr	$3,000	$5,300 avg	$8,000
Savings / yr*	**$450**	**$800**	**$1,200**

*At 15%. Similar drivers can pay $100+ a month more.

Your yearly leak

$_____

Add up every number you circled. Star the biggest one. That's where you start.

Bring this to a free 30-minute coaching call.

We'll swap in your real numbers and pick the leak to fix first.

powhatanfinancial.com

THE BACK OF YOUR WEALTH LEAK AUDIT

2027 Key Numbers

Every number a DIY investor needs for the year, on one page. All official as of November 2026.

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Top of the 12% bracket
$104,050
Married, taxable income ($52,025 single). A common Roth conversion ceiling.

0% capital gains
$102,100
Married, taxable income ($51,050 single). Harvest gains tax-free below it.

First Medicare surcharge
$224,000
Married MAGI ($112,000 single), based on your 2025 return.

Social Security wage cap
$192,300
Earnings above this aren't hit by the 6.2% Social Security tax.

Income tax brackets

taxable income, after deductions

Rate	Single	Married filing jointly	Head of household
10%	$0 – $12,800	$0 – $25,600	$0 – $18,250
12%	to $52,025	to $104,050	to $69,650
22%	to $109,125	to $218,250	to $109,100
24%	to $208,325	to $416,650	to $208,300
32%	to $264,550	to $529,100	to $264,550
35%	to $661,375	to $793,650	to $661,350
37%	over $661,375	over $793,650	over $661,350

Deductions

Standard, single	**$16,600**
Standard, married joint	**$33,200**
Standard, head of household	**$24,925**
Extra at 65+, single	**$2,100**
Extra at 65+, each spouse	**$1,700**
Senior deduction, 65+	**$6,000 each**
SALT cap	**$40,804**

Senior deduction phases out above $75k MAGI single, $150k joint. SALT cap shrinks above $510,050 MAGI.

Capital gains

taxable income

0% rate, single	**$51,050**
0% rate, married	**$102,100**
0% rate, head of household	**$68,350**
15% up to, single	**$563,200**
15% up to, married	**$633,600**
15% up to, head of household	**$598,400**
20% rate	**above those**
3.8% NIIT, MAGI over	**$200k / $250k**

IRA income limits

MAGI phase-out

Roth IRA, single	**$158k – $173k**
Roth IRA, married	**$250k – $260k**
IRA deduction, single*	**$83k – $93k**
IRA deduction, married*	**$133k – $153k**
Roth-only catch-ups, 2026 wages over	**$155,000**

*Covered by a plan at work

Medicare (IRMAA)

by 2025 MAGI

Standard premium, up to	**$112k / $224k**
Tier 1, up to	**$141k / $282k**
Tier 2, up to	**$177k / $354k**
Tier 3, up to	**$212k / $424k**
Tier 4, under	**$500k / $750k**
Tier 5	**above**
Part B standard premium	**$209.40/mo**

Contribution limits

per person

401(k), 403(b), 457	**$25,500**
Catch-up, age 50+	**+$8,500**
Catch-up, ages 60 to 63	**+$11,750**
Total incl. employer	**$75,000**
SIMPLE IRA	**$17,500**
IRA, traditional or Roth	**$7,500**
IRA catch-up, 50+	**+$1,100**
HSA, self / family	**$4,500 / $9,000**
HSA catch-up, 55+	**+$1,000**
Health care FSA	**$3,500**

Social Security

Cost-of-living raise	**3.6%**
Max benefit at full retirement age	**$4,188**
Average retiree benefit	**$2,170**
Earnings limit, under FRA	**$25,560**
Earnings limit, year you hit FRA	**$67,920**
Full retirement age, born 1960+	**67**
Benefits taxed, income over	**$25k / $32k**
One work credit	**$1,970**

Distributions and estate

RMDs begin, born 1951–59	**age 73**
RMDs begin, born 1960+	**age 75**
Charitable IRA gift (QCD)	**from 70½**
QCD limit	**$114,000**
Annual gift exclusion	**$20,000**
Estate exemption, per person	**$15.48M**

Where these come from. IRS Rev. Proc. 2026-35 (brackets, deductions, capital gains, gift and estate), IRS Notice 2026-66 (retirement plan and IRA limits), IRS Rev. Proc. 2026-24 (HSA), Social Security Administration 2027 fact sheet, and CMS 2027 Medicare premiums (Nov. 17, 2026). Set by law: senior deduction and SALT cap (One Big Beautiful Bill Act), RMD ages (SECURE 2.0). As of November 2026. Education only, not tax, legal or investment advice. Powhatan Financial provides coaching and education and is not a registered investment adviser.

Questions?
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