





TRUMP ACCOUNTS **MADE SIMPLE**

A Trump Account is a new type of tax-advantaged, adult-managed investment account for children under 18. Children born in a certain time frame are eligible for a federal seed contribution, and it converts to a traditional IRA on January 1 of the year they turn 18.

KEY FEATURES

	\$5,000 annual contribution limit
	Low-cost funds (≤ 10 bps)
	U.S. equity index exposure
	Funds can't be accessed before the year they turn 18

IS A TRUMP ACCOUNT THE RIGHT FIT?

Step 1: Was the child born between 1/1/25 and 12/31/28?

Yes → Eligible for the \$1,000 federal seed contribution → **Open Trump account and consider other savings vehicles depending on needs**

No → Still eligible to open, but no seed contribution → **Go to Step 2**

Step 2: Can you answer YES to the below questions?

- Are parents NOT intending to use this account for education?
- Does the child have no earned income?
- Is tax-deferred growth valuable, e.g., to help manage kiddie tax exposure?
- Are parents comfortable with very limited investment options (U.S. equity index funds only)?
- Are parents comfortable with the account becoming a traditional IRA at age 18, with the associated withdrawal restrictions?

If you answered **YES** to every question above, a Trump account may be the right choice. If you had at least one **NO**, another savings vehicle may be a better option.