osaic
Empowering Wealth

Trump Accounts

For Individuals

A head start for your child's financial future, starting July 4, 2026

If you have an eligible child, you may be able to request a one-time $1,000 federal pilot contribution into a Trump Account — a new type of investment account created just for kids. Here's what to know.

What It Is

- A tax-advantaged IRA account for children that can be invested during the growth period in eligible low-cost mutual funds or ETFs tracking indexes of primarily U.S. companies, with investment fees and expenses capped at 0.10%.
- The account generally remains restricted during your child's growth period. Beginning in the calendar year your child turns 18, most Trump Account restrictions cease and the account is generally treated under traditional IRA rules.
- A one-time $1,000 federal deposit is available if your child is a U.S. citizen born between January 1, 2025, and December 31, 2028, has a valid Social Security number, and the required election is made on their behalf. The contribution is not automatic — you must file the election yourself.

How to Set It Up

Step	What to Do
01	Make the Trump Account election using IRS Form 4547, your IRS Individual Online Account, or another official IRS/Treasury process then available.
02	The IRS/Treasury opens the account and deposits the $1,000 for eligible children, once the election is confirmed.
03	Once transfers become available, you may be able to move the account to an eligible private financial institution or trustee that accepts Trump Account transfers. Availability, timing, and procedures may vary by provider.

Can You (or Your Employer) Add Money?

- Yes — up to $5,000 total per year can go into the account from all sources combined (the $1,000 federal pilot contribution available for eligible children, sometimes called the “seed” deposit, doesn’t count toward this cap).
- You can contribute after-tax dollars directly.
- If your employer offers a Trump Account Contribution Program (TACP), you may be able to receive up to $2,500/year tax-free. If permitted under your employer’s program, salary-reduction contributions may also be available for a dependent child’s Trump Account through a Section 125 cafeteria plan, but not for an employee’s own account. Check with your HR administrator to see what, if anything, is offered.

Good to Know

- Withdrawals are generally not allowed during the growth period, except for limited exceptions such as qualified rollovers, ABLE rollovers, excess-contribution corrections, or death. This is intended to be a long-term account, not a flexible savings account.
- You can open a Trump Account for any child under the age of 18, but the $1,000 seed money is only available for children born during the specified eligibility period.
- The $2,500 that an employer is allowed to contribute can be split if you have more than one child with a Trump account. It is not a per child amount.
- It’s not a replacement for a 529 plan if your main goal is college savings — 529s still offer better tax treatment for education expenses specifically.
- Talk to your advisor about how a Trump Account fits alongside any 529, UTMA, or custodial account you may already have for your child.

Questions?

Your Osaic-affiliated financial advisor can help you understand whether and how to use a Trump Account as part of your family’s broader savings plan.

Trump Account rules are new and may continue to evolve as Treasury, the IRS, and other regulators issue further guidance. This is provided for informational purposes only and is not tax or legal advice.