

NARFE Chapter 256 Program

November 16, 2026

Title: Understanding the New Tax Rules – What They Mean for You in 2026 and Beyond

Speaker: Max Ramirez, EA. Tax Professional

Overview: In this presentation, we will review the notable changes to the tax law enacted with the One Big Beautiful Bill Act, as well as the expiration dates for these new provisions. We will explore taxation of Social Security, the impact of RMDs (and strategies to mitigate it), and Q4 action items to potentially reduce taxable income. There will be additional information about protecting your personal information during and after-tax season, a topic that has become very important in the age of mass internet scams and data breaches.

Bio: Max is a graduate of Colorado State University with a degree in Finance and a strong background in personal financial planning and taxation. He is an Enrolled Agent, admitted to practice and represent taxpayers before the IRS. Max is dedicated to helping individuals and families navigate complex tax situations with clarity and confidence, while also identifying

strategies to minimize tax burdens and plan for the future.

The meeting format is: doors open by 11:00, with a buffet lunch from about 11:30 until 12:00, followed by a guest speaker from 12:00 until about 12:45, and then a short business meeting until 1:15 adjournment.

The cost for lunch is \$10.00 per person for now, (with the chapter subsidizing an additional \$8.00).

To RSVP by Email: rsvp@narfe256.com

To RSVP by phone: call Carol Ayer at (970) 224-2345.

Thanks for your participation and Response,
Chapter 256 Board