Taxes and Protecting Your Money

税务与资金保护

Investment Course - Module 5 - Lesson Plan

投资课程 · 第五模块 · 教案

全球银龄学院 / Global Academy of Lifelong Learning

This lesson plan is written for the teacher and for learners to keep. It covers one session of 60 to 90 minutes. This module covers what retirement brings next: how investment taxes work, the yearly withdrawals the law requires, who receives your accounts, and how to protect your money from fraud and identity theft. Every section appears in English first, then in Chinese.

本教案既供老师授课使用，也可发给学员留存。本课为一节课，时长 60 至 90 分钟。本模块讲解退休后的课题：投资税如何运作、法律要求的年度取款、账户由谁接收，以及如何防范诈骗和身份盗用。每个部分先英文、后中文。

Educational purpose only. This lesson teaches general ideas about taxes and protection. It is not tax, legal, or financial advice, and it recommends no action, account, or product for any person. Tax figures are United States federal figures for 2026, from the Internal Revenue Service (IRS); state taxes differ, and rules change. For decisions about your own taxes or estate, please speak with a licensed tax or legal professional who knows your situation.

仅供学习用途。本课只讲解税务与资金保护的一般概念，不构成税务、法律或财务建议，也不针对任何个人推荐任何行动、账户或产品。文中数字为美国联邦 2026 年数字，来自美国国税局（IRS）；各州税法不同。如需就您个人的税务或遗产作出决定，请咨询了解您情况的持牌专业人士。

Who this session is for: learners who finished Modules 1 to 3, or who already hold a retirement or investment account. There is nothing to buy or sign up for during the lesson.

适合人群：已学完第一至第三模块，或已拥有退休或投资账户的学员。课上不需要购买或注册任何东西。

Teacher note: Never bring real tax returns, account numbers, passwords, or beneficiary forms to class. All practice here uses made-up examples. **老师提示：**切勿把真实的税表、账号、密码或受益人表格带到课堂。本模块所有练习都使用虚构示例。

Syllabus | 课程大纲

What learners will be able to do 学习目标

By the end of this one session, learners will be able to: 完成本节课后，学员将能够：

- Explain what a capital gain is, and why only the profit - not the whole sale price - is taxed. 解释什么是资本利得，以及为什么只对利润部分征税。
- Tell apart short-term from long-term gains, and state the 2026 long-term rates. 区分短期与长期利得，并说出 2026 年的长期利得税率。
- Explain how taxes differ between a taxable account, a traditional account, and a Roth account. 说明应税账户、传统账户与罗斯账户在税务上有何不同。
- State when required minimum distributions (RMDs) begin, how the amount is worked out, and what missing one costs. 说出强制最低提取（RMD）何时开始、如何计算，以及漏提的代价。
- Explain why the beneficiary form - not the will - decides who receives a retirement account. 说明为什么决定退休账户由谁接收的是受益人表格，而不是遗嘱。
- Name five steps that protect money and identity, including a free credit freeze. 说出五个保护资金与身份的步骤，包括免费的信用冻结。

Session outline 本课流程

Time 时间	Part 内容	What happens 课堂安排
0-10 min	Welcome and key words 欢迎与核心词汇	Read the key terms on pages 3-4 together. 全班一起朗读第 3-4 页的核心术语。
10-28 min	1. How investment taxes work 一、投资税如何运作	Capital gains and the 2026 rates table. 资本利得与 2026 年税率表。
28-40 min	2. Taxes and the type of account 二、税与账户类型	Three account types; dividends, interest, losses. 三类账户；股息、利息与亏损。
40-58 min	3. Required minimum distributions 三、强制最低提取	Ages, example, deadlines, penalty. 年龄、示例、截止日期与罚款。
58-70 min	4. Naming your beneficiaries 四、指定受益人	Primary and backup beneficiaries. 第一受益人与后备受益人。
70-84 min	5. Fraud and identity theft 五、诈骗与身份盗用	Warning signs and the five protection steps. 警示信号与五个保护步骤。
84-90 min	Recap and take-home practice 总结与课后练习	Learners name one protection step for this month. 学员说出一个本月的保护步骤。

For a 60-minute session: shorten Lessons 1 and 5 to 12 minutes each; the recap checklist becomes take-home practice. 如只有 60 分钟：第一、五课各缩短为 12 分钟，检查清单改为课后完成。

Key Terms | 核心术语

Fourteen words used in this lesson 本课的十四个词汇

These words appear again and again in the lesson. The English and Chinese terms always mean the same thing, so learners can follow in either language.

这些词汇会在本课中反复出现。英文与中文术语含义始终一致，学员可任选一种语言跟读。

English	中文	Plain meaning 简单解释
Capital gain	资本利得	The profit when you sell an investment for more than you paid. You are taxed on this profit only. 卖出投资的价格高于买入价时的利润。征税只针对这部分利润。
Capital loss	资本损失	The loss when you sell for less than you paid. A loss can reduce the tax on your gains. 卖出价格低于买入价时的亏损。亏损可以减少您利得部分的税。
Cost basis	成本基础	What you originally paid for an investment, including most buying costs. It is the starting line for working out your gain or loss. 您最初为一项投资支付的金额，包括大部分买入费用。它是计算利得或损失的起点。
Long-term gain	长期利得	Profit on something you held for more than one year. In the United States it is taxed at lower rates: 0%, 15%, or 20% in 2026. 持有超过一年的投资所赚的利润。在美国税率较低：2026 年为 0%、15% 或 20%。
Short-term gain	短期利得	Profit on something you held for one year or less. It is taxed like ordinary income, at your usual income tax rate. 持有不超过一年的投资所赚的利润。它按普通收入征税，即按您平常的所得税率。
Taxable account	应税账户	A regular investment account with no special tax shelter. Gains, dividends, and interest are taxed in the year they happen. 没有特殊税收优惠的普通投资账户。利得、股息和利息在发生当年征税。
Tax-deferred	延税	Tax is postponed until later. Money in a traditional retirement account grows without yearly tax, and tax is paid when money comes out. 税推迟到以后再缴。传统退休账户中的钱增长时不逐年征税，取出时才缴税。

Continued on the next page. 下页继续。

Key Terms, continued | 核心术语（续）

Seven more words 另外七个词汇

English	中文	Plain meaning 简单解释
Required minimum distribution (RMD)	强制最低提取	The smallest amount the law requires you to take out of a traditional retirement account each year, starting at age 73 or 75. 法律要求您每年从传统退休账户取出的最低金额，从 73 岁或 75 岁开始。
Beneficiary	受益人	The person you name to receive an account if you die. This term also appeared in Module 3. 由您指定、在您去世后接收账户的人。这个词在第三模块也出现过。
Contingent beneficiary	后备受益人	The backup person, who receives the account only if the first-named person cannot. 后备人选，只有在第一受益人无法接收时才由其接收账户。
Transfer on death (TOD)	死亡时转移	A naming instruction on a regular account or property, so it passes directly to the person named, without a court process. 普通账户或财产上的一项指定，使其直接转给被指定的人，无需经过法院程序。
Credit freeze	信用冻结	A free lock on your credit report. While it is on, no one - including you - can open new credit in your name until you lift it. 对您信用报告的一把免费锁。冻结期间，任何人（包括您本人）都不能以您的名义开立新信贷，直到您解冻为止。
Identity theft	身份盗用	Someone using your name and personal numbers to open accounts, borrow money, or file a false tax return. 他人使用您的姓名和个人号码开户、借钱，或提交虚假税表。
Phishing	钓鱼诈骗	A fake message, call, or website that looks real and tries to trick you into giving passwords or money. 看起来很真实、企图骗您交出密码或钱财的虚假信息、电话或网站。

Teacher note: Read this page aloud together at the start. Learners do not need to memorise the words - the list stays in front of them all lesson. Two terms carry over on purpose: beneficiary and two-step sign-in were introduced in Module 3. **老师提示：**开课时全班一起朗读本页。学员无需背诵，整节课都可以随时查阅这张表。有两个词特意与第三模块衔接："受益人"和"两步验证登录"在第三模块已经介绍过。

Lesson 1 | 第一课

How investment taxes work: you are taxed on the profit, when you sell 投资税如何运作：卖出时，只对利润征税

Many new investors worry about one thing: "If my investment grows, will the tax take it all?" The short answer is no. In a regular taxable account, the United States taxes the **capital gain** - the profit - and only when you sell. Growth on paper, while you still hold the investment, is not taxed year by year.

许多投资新手担心一件事："如果我的投资增值，税会不会把增值全部拿走？"简短的回答是：不会。在普通应税账户中，美国只对**资本利得**——也就是利润——征税，而且只在您卖出时征税。持有期间账面上的增长，不会逐年征税。

One example, step by step 一个例子，一步一步看

Suppose Ana buys shares in a fund for $4,000. That $4,000 is her **cost basis** - what she paid. Three years later she sells all the shares for $5,200.

假设安娜以 4,000 美元买入一只基金的份额。这 4,000 美元就是她的**成本基础**，也就是她支付的金额。三年后，她以 5,200 美元卖出全部份额。

Step 步骤	Amount 金额
Sale price 出售价格	$5,200
Minus cost basis 减去成本基础	- $4,000
Capital gain 资本利得	**$1,200**

Tax is worked out on the $1,200 gain - never on the full $5,200. Ana gets her own $4,000 back without tax, because it was already her money. Because she held the shares for more than one year, the $1,200 is a **long-term gain**, taxed at the lower long-term rates on the next page.

税只按 1,200 美元的利得计算，绝不是按全部 5,200 美元计算。安娜自己原先的 4,000 美元可以免税拿回，因为那本来就是她的钱。由于她持有份额超过一年，这 1,200 美元属于**长期利得**，按下一页较低的长期税率征税。

One year is the dividing line. Sell after one year or less, and the profit is a **short-term gain**, taxed like salary or pension income. Hold for more than one year, and the lower long-term rates apply. Keep the records your firm sends you - the buy and sell dates are what count.

一年是分界线。持有不超过一年就卖出，利润属于**短期利得**，像工资或退休金一样按您平常的税率征税。持有超过一年，则适用较低的长期税率。起算依据是买入日期和卖出日期，所以请保存好公司寄给您的记录。

One sentence to remember: Tax falls on the profit, not the whole amount - and only when you sell. **记住一句话：**税只落在利润上，不是全部金额——而且只在卖出时征收。

The 2026 long-term rates 2026 年长期利得税率

For 2026, the federal tax on a long-term gain is 0%, 15%, or 20%. Which rate applies depends on your total taxable income for the year - that is, your income after deductions - including the gain itself. Most retirees with moderate income fall in the 0% or 15% band.

2026 年，长期利得的联邦税率为 0%、15% 或 20%。适用哪一档，取决于您当年的应税总收入——即扣除各项扣除额之后的收入——其中包括这笔利得本身。大多数收入中等的退休人士落在 0% 或 15% 这一档。

Taxable income in 2026 2026 年应税收入	Single 单身申报	Married, filing jointly 夫妻联合申报	Rate 税率
Up to 不超过	$49,450	$98,900	**0%**
Up to 不超过	$545,500	$613,700	**15%**
Above 超过	$545,500	$613,700	**20%**

Source: IRS Revenue Procedure 2025-32, tax year 2026. The thresholds change most years. A gain can be split: the part under a line is taxed at the lower rate, only the part above it at the higher rate. 来源：美国国税局 2025-32 号收入程序公告，2026 税务年度。门槛多数年份都会调整。利得可拆分计算：界线以内按较低税率，超过部分才按较高税率。

Ana's tax, finished. Suppose Ana's total taxable income for the year, including her $1,200 gain, is $62,000 and she files as single. Her income is above the $49,450 line and well below $545,500, so her long-term gain is taxed at 15%: $1,200 x 15% = **$180**. She keeps $5,020 of the $5,200 sale.

把安娜的税算完。假设安娜当年的应税总收入（包括这 1,200 美元利得）为 62,000 美元，按单身申报。她的收入高于 49,450 美元这条线，又远低于 545,500 美元，所以她的长期利得按 15% 征税：1,200 x 15% = **180 美元**。5,200 美元的出售款中，她留下 5,020 美元。

Two honest warnings. First, these are federal rates only; many states tax gains as well, on top. Second, very high earners may pay an extra 3.8% tax on investment income - the net investment income tax - when income passes $200,000 (single) or $250,000 (married, filing jointly). Those lines are fixed by law and do not rise with prices.

两个如实的提醒。第一，以上只是联邦税率；许多州还会另外对利得征税。第二，收入非常高的人可能还要多缴 3.8% 的净投资收入税——当收入超过 200,000 美元（单身）或 250,000 美元（夫妻联合申报）时适用。

> **Ask the class:** A neighbour says, "I will not sell - the tax will eat everything." What two facts from this lesson answer that worry? **课堂提问：**一位邻居说：“我不敢卖，税会把钱全吃掉。”本课的哪两个事实可以回应这个担忧?

Lesson 2 | 第二课

The account decides when tax is paid 由账户决定何时缴税

The same investment can be taxed in three different ways, depending on which account holds it. The account is the container (Module 2); the tax rule follows the container, not the investment inside it.

同一项投资，放在不同的账户里，征税方式可以有三种。账户是"容器"（第二模块）；税务规则跟着容器走，而不是跟着里面的投资走。

Account 账户	How tax works 税务如何运作
Taxable account 应税账户	Gains are taxed when you sell. Dividends and interest are taxed in the year you receive them, even if you leave the money in the account. 卖出时对利得征税；股息和利息在收到当年征税，即使钱仍留在账户里。
Traditional IRA / 401(k) 传统个人退休账户 / 401(k)	No tax while money stays inside, and no tax on gains inside. Money you take out is taxed as ordinary income in that year. 钱留在账户内不征税，账户内的利得也不征税；取出时按当年普通收入征税。
Roth IRA / Roth 401(k) 罗斯账户	Money went in after tax. If the rules are followed - generally age 59 and a half or older, and the account open at least five years - money you take out, including all growth, is tax-free. 存入的是税后钱。只要符合规则——一般为年满 59 岁半、且账户开立至少五年——取出的钱（包括全部增长）免税。

Dividends, interest, and losses 股息、利息与亏损

Dividends and interest (Module 3) are income in the year they are paid in a taxable account. Most dividends from United States companies and many funds - called qualified dividends - are taxed at the same lower 0%, 15%, or 20% rates as long-term gains. Interest from bonds and bank accounts is taxed at your usual income rate.

股息和利息（第三模块）在应税账户中属于收到当年的收入。大多数股息——称为合格股息——与长期利得一样按 0%、15% 或 20% 征税。债券和银行利息则按您平常的税率征税。

A loss is not wasted. If you sell for less than your cost basis, that **capital loss** first cancels out gains. If losses are bigger than gains, up to $3,000 of the leftover loss ($1,500 if married filing separately) can reduce your other income each year, and the rest carries forward to future years. Keep good records, and ask a tax professional before selling a large holding near year-end.

亏损不会白费。如果卖出价格低于成本基础，这笔**资本损失**会先抵销同类的利得。如果亏损大于利得，剩余部分每年最多可抵减 3,000 美元的其他收入（夫妻分开申报为 1,500 美元），再剩下的可结转到以后年度。这也是要保存好记录、并在年底前出售大额持仓之前先咨询税务专业人士的原因之一。

One sentence to remember: First ask which account holds it - the account sets the tax rule. **记住一句话：**先问它在哪个账户里——账户决定税务规则。

Lesson 3 | 第三课

Required minimum distributions: the withdrawal the law requires 强制最低提取：法律要求的取款

Money in a traditional retirement account was taxed later, not never. A **required minimum distribution (RMD)** ends the postponement: from a set age, you must take out at least a minimum amount each year, taxed as ordinary income.

传统退休账户里的钱是“以后缴税”，不是“永远不缴税”。**强制最低提取（RMD）**就是结束推迟的方式：从某个年龄起，您每年必须至少取出一个最低金额，按普通收入征税。

When RMDs begin RMD 何时开始

If you were born 您出生于	RMDs begin at age RMD 开始年龄
1951 to 1959 1951 年至 1959 年	**73**
1960 or later 1960 年或以后	**75**

RMDs apply to traditional IRAs and to pre-tax workplace plans such as a traditional 401(k) or 403(b). They do **not** apply to a Roth IRA while the owner is alive, and since 2024 they no longer apply to a Roth 401(k) during the owner's lifetime either. If you are still working, you may be able to delay RMDs from your current employer's plan until you retire; IRAs have no such delay.

RMD 适用于传统个人退休账户，以及税前的职场计划，如传统 401(k) 或 403(b)。RMD **不**适用于罗斯个人退休账户（账户持有人在世期间）；自 2024 年起，罗斯 401(k) 在持有人在世期间也不再需要 RMD。如果您仍在工作，现任雇主计划的 RMD 或许可以推迟到退休时；但个人退休账户没有这种推迟。

How the amount is worked out 金额如何计算

Take the account balance on December 31 of last year, and divide it by a number from an IRS life-expectancy table. Most owners use the Uniform Lifetime Table. Example: at age 75 the table number is 24.6.

取去年 12 月 31 日的账户余额，除以美国国税局预期寿命表中的一个数字。大多数账户持有人使用《统一寿命表》。例如：75 岁时表中的数字是 24.6。

Step 步骤	Example 示例
Balance on Dec 31 last year 去年 12 月 31 日余额	$246,000
Divide by the table number for age 75 除以 75 岁的表中数字	24.6
This year's RMD 今年的 RMD	**$10,000**

You may always take out more than the minimum. 您可以随时取出超过最低额的金额。

Deadlines, and what missing one costs 截止日期与漏提的代价

After the first year, every RMD is due by **December 31**. The first RMD may be delayed until April 1 of the following year - but then two RMDs land in one year, which can push you into a higher tax band.

第一年之后，每年的 RMD 都必须在 **12 月 31 日**之前提取。第一笔 RMD 可以推迟到次年 4 月 1 日，但推迟意味着同一年里要提两笔 RMD，可能把您推进更高的税档。大多数人更适合在到期当年就提取第一笔。

With several IRAs, work out each RMD separately but take the total from any one IRA; each workplace plan requires its own withdrawal. 多个个人退休账户的 RMD 分别计算，总额可从任意一个取出；职场计划须各自提取。核对公司算出的数字仍是您的责任。

> **The penalty:** If you take out too little, the IRS charges a penalty tax of **25%** of the amount not taken. Fix the mistake within two years and the penalty drops to **10%**. On a missed $10,000 RMD, that is $2,500 - or $1,000 if corrected in time. **罚款：**如果提取不足，美国国税局会对未提取的应提金额征收 **25%** 的罚款税。如果在两年内改正，罚款降为 **10%**。以漏提 10,000 美元计算，那就是白白付出 2,500 美元——及时改正则为 1,000 美元。

Plan the tax, not just the date. An RMD counts as income in the year you take it. A large RMD can raise the tax on your Social Security benefits and, at higher incomes, raise your Medicare premiums two years later. Spreading withdrawals is a topic worth raising with a tax professional *before* your first RMD year - not after.

要规划税务，不只是日期。RMD 算作提取当年的收入。金额较大时，可能增加社会保障福利的税，并抬高两年后的联邦医疗保险（Medicare）保费。把取款分散开，值得在第一个 RMD 年度之前与税务专业人士讨论。

One kind exception: from age 70 and a half, money sent *directly* from an IRA to a qualified charity counts toward your RMD but is not taxed as income. There is a yearly limit - ask a tax professional first.

一个善意的例外：从 70 岁半起，将个人退休账户的钱直接汇给合格慈善机构，可以计入 RMD，且不按收入征税。此项有年度上限，使用前请先咨询税务专业人士。

One sentence to remember: An RMD is not optional, and December 31 does not move. **记住一句话：**RMD 不是可选项，12 月 31 日不会延期。

> **Ask the class:** Using the table on page 8, what is the RMD on a $123,000 balance at age 75? (Answer: $123,000 / 24.6 = $5,000.) **课堂提问：**用第 8 页的表格算一算：75 岁、余额 123,000 美元，RMD 是多少？（答案：123,000 / 24.6 = 5,000 美元。）

Lesson 4 | 第四课

Naming and updating your beneficiaries 指定并更新您的受益人

A **beneficiary** is the person you name to receive an account if you die (Module 3). Here is the fact that surprises almost everyone: for a retirement account, **the beneficiary form decides - not your will**. If the form names an ex-spouse from thirty years ago and your will names your current spouse, the form wins, and the account goes to the ex-spouse.

受益人是您指定在您去世后接收账户的人（第三模块）。这里有一个让几乎所有人意外的事实：对退休账户而言，**起决定作用的是受益人表格，而不是遗嘱**。如果表格上写的是三十年前的已离异配偶，而遗嘱上写的是现任配偶，以表格为准，账户会归已离异的配偶。

Two names are better than one 写两个名字比一个好

On every form, name a **primary beneficiary** - your first choice - and a **contingent beneficiary**, the backup who receives the account only if the first person has died or cannot accept it. Without a backup, an account whose named person has died can fall into a court process, with delay, cost, and tax that a two-minute form would have avoided. Check that shares add up to 100%: for example, 50% to one child and 50% to another.

每张表格上都要写一位**第一受益人**和一位**后备受益人**——后者只有在第一人选去世或无法接收时才接收账户。没有后备人选、而被指定的人已经去世时，账户可能落入法院程序，带来一张两分钟表格本可避免的延误、费用和税。还要确认份额相加为 100%。

Review after every life change 人生有变化就要复查

- Marriage, divorce, or the death of a spouse or of a named person. 结婚、离婚，或配偶或被指定人去世。
- A birth or adoption in the family - or a grandchild you wish to include. 家中有新生儿或领养——或您想把孙辈包括进来。
- You open, move, or roll over an account. A rollover does **not** carry the old form with it: fill in a new one. 开立、转移或转滚账户时。转滚**不会**带走旧表格：必须重新填写。
- Even with no change, look at every form at least once every three years. 即使没有任何变化，也至少每三年查看一次所有表格。

The same idea, for regular accounts. Many taxable accounts can carry a **transfer on death (TOD)** naming: the asset passes directly to the named person. Most inherited retirement accounts must be emptied within ten years, so telling your beneficiaries the account exists - not the amount - saves them a costly surprise.

普通账户也是同样的道理。许多应税账户和部分财产可以设置**死亡时转移（TOD）**指定，运作方式相同：资产直接转给被指定的人。再给家人一份体贴：大多数继承来的退休账户必须由继承人在十年内取空，所以告诉受益人这个账户的存在——不必说金额——能让他们少一个代价高昂的意外。

One sentence to remember: The form, not the will, sends a retirement account to its next owner.
记住一句话：把退休账户送到下一位持有人手中的，是表格，不是遗嘱。

Lesson 5 | 第五课

Protecting against fraud and identity theft 防范诈骗与身份盗用

Modules 1 and 3 warned about investment scams. This lesson is wider: protecting the accounts, the credit record, and the tax identity you already have. Criminals target retirees because retirees have savings, answer the phone, and are often too polite to hang up. Being impolite to a stranger who asks for money or codes is a financial skill.

第一和第三模块提醒过投资骗局。本课范围更广：保护您已经拥有的账户、信用记录和税务身份。罪犯盯上退休人士，是因为退休人士有积蓄、会接电话，而且往往不好意思挂断。对向您索要钱财或验证码的陌生人“不客气”，是一种理财技能。

Five steps that stop most attacks 挡住大多数攻击的五个步骤

1. **Freeze your credit - free.** Ask each of the three credit bureaus (Equifax, Experian, and TransUnion) for a **credit freeze**. With a freeze on, an identity thief cannot open new credit in your name. It costs nothing, does not lower your credit score, and you can lift it for a day when you truly need to apply. **冻结信用——免费。**向三大信用机构（Equifax、Experian 和 TransUnion）分别申请**信用冻结**。冻结后，身份窃贼无法以您的名义开立新信贷。冻结不收费，不降低信用评分，真正需要申请信贷时可临时解冻一天。
2. **Use two-step sign-in and a different password for every account** (Module 3). A stolen password alone should never be enough. Keep passwords in a notebook kept at home, or a reputable password manager - never in an email to yourself. **使用两步验证登录，每个账户用不同的密码**（第三模块）。仅凭被盗的密码永远不应该足够。密码可记在放在家里的本子上，或使用信誉良好的密码管理器，切勿用邮件发给自己保存。
3. **Get an IRS Identity Protection PIN.** This free six-digit number, renewed each year, must appear on your tax return - so a thief cannot file a false return in your name and steal your refund. You can request one on the IRS website, IRS.gov. **申请国税局身份保护个人识别码。**这个免费的六位数字每年更新，必须出现在您的税表上——这样窃贼无法以您的名义提交虚假税表、盗走退税。您可在国税局网站 IRS.gov 申请。

Steps 4 and 5 第四步与第五步

1. **Slow every money request down. Phishing** messages and calls create panic: "your account is locked," "your grandchild is in jail," "the IRS will arrest you." Real banks, the IRS, and the police do not demand instant payment, gift cards, or wire transfers. Hang up, then call the number printed on your own statement - never the number in the message. **让每一个要钱的要求慢下来。钓鱼诈骗**的信息和电话会制造恐慌：“您的账户已被锁定”“您的孙子被关起来了”“国税局要逮捕您”。真正的银行、国税局和警察不会要求您立即付款、买礼品卡或电汇。挂断电话，然后拨打您自己对账单上印的号码——绝不要拨信息里给的号码。
2. **Guard the Medicare and Social Security numbers.** Carry the cards only when needed, and never give either number to a caller who contacted you first. **守护好 Medicare 和社会安全号码。**卡片只在需要时携带；主动打电话给您的人索要这两个号码时，一律不要给。

If it happens to you: act the same day. Call your bank and account firm using the numbers on your own statements and ask them to freeze the account. Change passwords from a clean device. Report identity theft to the Federal Trade Commission at IdentityTheft.gov, and place the credit freeze if you have not already. Tell a family member - shame helps only the criminal.

如果发生在您身上：当天就行动。用您自己对账单上的号码致电银行和账户公司，要求冻结账户；用一台干净的设备更改密码；向联邦贸易委员会的网站 IdentityTheft.gov 报告身份盗用；如尚未冻结信用，立即办理。把事情告诉一位家人——羞于开口只会帮到罪犯。

One sentence to remember: Urgency is the criminal's tool - real institutions can always wait one day. **记住一句话：**“十万火急”是罪犯的工具——真正的机构永远可以等一天。

Ask the class: A caller says your bank account will be closed in one hour unless you read out a code sent to your phone. What are the three things you do? (Answer: hang up, do not read the code, call the number on your own statement.) **课堂提问：**来电者说您的银行账户一小时内会被关闭，除非您念出手机收到的验证码。您要做的三件事是什么？（答案：挂断电话；不念验证码；拨打自己对账单上的号码。）

Recap | 回顾

The whole module on one page 一页回顾全模块

- **Tax falls on the profit, when you sell.** Gain = sale price minus cost basis. More than one year: long-term rates of 0%, 15%, or 20% in 2026. **卖出时，只对利润征税。**利得 = 出售价格减成本基础。持有超过一年：2026 年长期税率为 0%、15% 或 20%。
- **The account sets the rule.** Taxable: taxed as it happens. Traditional: taxed when money comes out. Roth: qualified withdrawals tax-free. **账户决定规则。**应税账户：发生时征税。传统账户：取出时征税。罗斯账户：合格提取免税。
- **RMDs begin at 73 or 75** (born 1951-1959: 73; born 1960 or later: 75), are due by December 31, and a shortfall costs 25% - 10% if fixed within two years. Roth accounts have no lifetime RMDs. **RMD 从 73 岁或 75 岁开始**（1951-1959 年出生：73 岁；1960 年或以后出生：75 岁），须在 12 月 31 日前提取，提取不足罚款 25%——两年内改正为 10%。罗斯账户在持有人在世期间没有 RMD。
- **The beneficiary form beats the will.** Name a primary and a backup, and review after every life change and every rollover. **受益人表格优先于遗嘱。**写明第一受益人和后备受益人，人生有变化、账户有转滚时都要复查。
- **Protection is a habit:** credit freeze on, two-step sign-in on, IRS PIN in place, and no money decision made in a panic. **保护是一种习惯：**信用冻结已开启、两步验证已开启、国税局识别码已就位，任何金钱决定都不在慌乱中作出。

My protection checklist 我的保护检查清单

☐ I know which of my accounts are taxable, traditional, and Roth. 我清楚自己的账户中哪些是应税账户、传统账户和罗斯账户。

☐ I know my RMD starting age - or that I have none - and my December 31 date is marked. 我知道自己的 RMD 开始年龄——或知道自己没有 RMD——并已标好 12 月 31 日这个日期。

☐ Every account has a primary and a contingent beneficiary, checked within the last three years. 每个账户都写有第一受益人和后备受益人，且在过去三年内检查过。

☐ My credit is frozen at all three bureaus, and two-step sign-in is on for money accounts. 我的信用已在三大机构全部冻结，资金账户都已开启两步验证。

☐ I have an IRS Identity Protection PIN, or a plan to request one. 我已有国税局身份保护识别码，或已有申请计划。

Practice and Next Steps | 练习与下一步

Take-home practice 课后练习

Before the next session: (1) call or log in to one account and read - do not change - the beneficiary names on file; (2) place a credit freeze with one bureau; (3) write down the year your first RMD is due, or "none" if you hold only Roth accounts. Bring questions only - never account numbers, forms, or passwords.

下节课之前：（1）致电或登录一个账户，查看——先不要更改——在册的受益人姓名；（2）在一个信用机构办理信用冻结；（3）写下您第一笔 RMD 到期的年份；如果您只有罗斯账户，就写“无”。只带问题来，不要带账号、表格或密码。

Sources for 2026 figures: IRS Revenue Procedure 2025-32 (capital gains thresholds); SECURE 2.0 Act and IRS guidance (RMD ages, 25% / 10% penalty, Roth account treatment); IRS Uniform Lifetime Table (factor 24.6 at age 75). Figures are federal only and change over time - confirm current figures before acting. 2026 年数字来源：美国国税局 2025-32 号收入程序公告（资本利得门槛）；《SECURE 2.0 法案》及国税局指引（RMD 年龄、25% / 10% 罚款、罗斯账户待遇）；国税局《统一寿命表》（75 岁系数 24.6）。数字仅为联邦层面且会随时间变化——采取行动前请确认当年的数字。

> **Reminder:** This module teaches concepts and everyday practices only. It is not tax, legal, or financial advice, it does not recommend any action or product, and no example in it promises a return. **再次提醒：**本模块仅教授概念和日常做法，不构成税务、法律或财务建议，不推荐任何行动或产品，文中示例也不承诺任何回报。

Questions worth asking a professional 值得向专业人士问的问题

- What tax will I owe if I sell this holding this year - and would waiting change it? 如果我今年卖出这项持仓，要缴多少税——等一等会不会不同?
- What is my exact RMD amount this year, and by what date must it leave the account? 我今年的 RMD 具体是多少？最迟哪一天必须离开账户？
- Are the beneficiary names on every account the ones I would choose today? 每个账户上的受益人姓名，是我今天还会选择的人吗?
- How are you paid, and are you legally required to put my interests first? 您的收费方式是什么？法律上您是否必须把我的利益放在第一位?