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Trump Accounts

Trump Accounts are individual retirement accounts established under federal law and administered under the authority of the U.S. Department of the Treasury. Robinhood Securities, LLC, on behalf of the U.S. Treasury and through its designated financial agent, serves as trustee for Trump Accounts and holds and administers account assets in a fiduciary capacity for account beneficiaries.

All U.S. children under 18 with a valid Social Security Number are eligible to establish a Trump Account. Parents, legal guardians, or other trusted adults can open and manage accounts on behalf of their children.

When the child turns 18, the account becomes a Traditional IRA. Funds can be used for any purpose, but withdrawals are taxed as ordinary income. For specific goals like higher education or a first-home purchase, withdrawals may also be penalty-free under IRS rules. Robinhood does not provide tax advice. For specific questions, consult a tax professional.

The Trump Accounts digital experience was developed in collaboration with the National Design Studio, an entity within the White House Office of the Executive Office of the President.

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