

2026 Key Financial Data



2026 Tax Rate Schedule

Taxable Income (\$)	Base amount of tax (\$)	Marginal tax rate (%)	Of the amount over (\$)
SINGLE			
0 to 12,400		+	10
12,401 to 50,400	1,240	+	12
50,401 to 105,700	5,800	+	22
105,701 to 201,775	17,966	+	24
201,776 to 256,225	41,024	+	32
256,226 to 640,600	58,448	+	35
Over 640,600	192,979	+	37
MARRIED FILING JOINTLY AND SURVIVING SPOUSES			
0 to 24,800		+	10
24,801 to 100,800	2,480	+	12
100,801 to 211,400	11,600	+	22
211,401 to 403,550	35,932	+	24
403,551 to 512,450	82,048	+	32
512,451 to 768,700	116,896	+	35
Over 768,700	206,584	+	37
HEAD OF HOUSEHOLD			
0 to 17,700		+	10
17,701 to 67,450	1,770	+	12
67,451 to 105,700	7,740	+	22
105,701 to 201,750	16,155	+	24
201,751 to 256,200	39,207	+	32
256,201 to 640,600	56,631	+	35
Over 640,600	191,171	+	37
MARRIED FILING SEPARATELY			
0 to 12,400		+	10
12,401 to 50,400	1,240	+	12
50,401 to 105,700	5,800	+	22
105,701 to 201,775	17,966	+	24
201,776 to 256,225	41,024	+	32
256,226 to 384,350	58,448	+	35
Over 384,350	103,292	+	37
TRUSTS & ESTATES			
0 to 3,300		+	10
3,301 to 11,700	330	+	24
11,701 to 16,000	2,346	+	35
Over 16,000	3,851	+	37

Standard Deductions & Personal Exemption

Filing status	Standard deduction
MFJ and surviving spouses	\$32,200
Single	\$16,100
Married filing separately	\$16,100
Head of household	\$24,150
Dependent filing own tax return	higher of \$1,350 or \$450 + earned income
ADDITIONAL DEDUCTIONS FOR NON-ITEMIZERS	
Blind or over 65	Add \$1,650
Blind or over 65 and unmarried or not a surviving spouse	Add \$2,050

Capital Gains & Qualified Dividends

APPLICABLE FOR SINGLE

If taxable income is below \$49,450	0%
If taxable income is between \$49,451 and \$545,500	15%
If taxable income is above \$545,500	20%

APPLICABLE FOR MARRIED FILING JOINTLY RETURNS

If taxable income is below \$98,900	0%
If taxable income is between \$98,901 and \$613,700	15%
If taxable income is above \$613,700	20%

3.8% Net Investment Income Tax

APPLICABLE TO TAXPAYERS WHOSE MAGI EXCEEDS THE FOLLOWING THRESHOLDS:

Married filing jointly	\$250,000
Single	\$200,000
Married filing separately	\$125,000

0.9% Additional Medicare Tax

APPLICABLE TO TAXPAYERS IF WAGES, COMPENSATION AND SELF-EMPLOYMENT INCOME EXCEEDS THE FOLLOWING THRESHOLDS:

Married filing jointly	\$250,000
Single	\$200,000
Married filing separately	\$125,000



FICA Tax

	Withheld	Maximum tax payable
SS TAX PAID ON WAGES UP TO \$184,500		
Employer pays	6.2%	\$11,439
Employee pays	6.2%	\$11,439
Self-employed pays	12.4%	\$22,878
MEDICARE TAX PAID ON ALL WAGES		
Employer pays	1.45%	No max
Employee pays	1.45% plus 0.9% on income over \$200,000 (single) or \$250,000 (joint)	No max
Self-employed pays	2.90%	No max

Exemption Amounts for Alternative Minimum Tax

Married filing jointly and surviving spouses	\$140,200
Single	\$90,100
Married filing separately	\$70,100
Estates and trusts	\$31,400
28% TAX RATE APPLIES TO INCOME OVER:	
Married filing separately	\$122,250
All others	\$244,500
EXEMPTION AMOUNTS PHASE OUT AT:	
Married filing jointly and surviving spouses	\$100,000
Single and married filing separately	\$500,000
Trusts & Estates	\$102,500

Education Credits & Deductions

	Maximum credit/ deduction	Income phase-outs begin at MAGI of:
American Opportunity Tax Credit & Hope Credit	\$2,500 credit	\$160,000 joint \$80,000 all others
Lifetime Learning Credit	\$2,000 credit	\$160,000 joint \$80,000 all others



Gift & Estate Tax Exclusions & Credits

Maximum estate, gift and GST tax rate	40%
Estate, gift and GST exclusions	\$15,000,000
Gift tax annual exclusion	\$19,000
Exclusion on gifts to non-citizen spouse	\$194,000

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RETIREMENT

Health Savings Accounts (HSA) & High Deductible Health Plans

CONTRIBUTION LIMIT (EMPLOYER + EMPLOYEE)

Individual	\$4,400
Family	\$8,750
Catch-up contribution (age 55+)	\$1,000

HDHP MINIMUM ANNUAL DEDUCTIBLE

Individual	\$1,700
Family	\$3,400

HDHP MAX OUT-OF-POCKET AMOUNTS

Individual	\$8,500
Family	\$17,000

Uniform Lifetime Table

Current age	Distribution period	Current age	Distribution period
73	26.5	88	14.4
74	25.5	89	13.7
75	24.6	90	12.9
76	23.7	91	12.2
77	22.9	92	10.8
78	22.0	93	10.1
79	21.1	94	9.5
80	20.2	95	8.9
81	19.4	96	8.4
82	18.5	97	7.8
83	17.7	98	7.3
84	16.8	99	6.8
85	16.0	100	6.4
86	15.5	101	6.0
87	15.2	102	5.6

Medicare Premiums & Deductibles

Part B standard premium	\$202.90/mo
Part B deductible	\$283/yr
Part A (inpatient services) deductible	\$1,736/benefit period
Part A coinsurance for days 1-60 of hospitalization	\$0/day
Part A coinsurance for days 61-90 of hospitalization	\$434/day
Part A coinsurance for more than 90 days of hospitalization (capped by 60 lifetime reserve days)	\$868/day
Beyond lifetime reserve days	All costs

Deductibility of Long-Term Care Premiums on Qualified Policies

Attained age before close of tax year	Amount of LTC premiums that qualify as medical expenses in 2026
40 or under	\$500
41 to 50	\$930
51 to 60	\$1,860
61 to 70	\$4,960
Over 70	\$6,200

Individual Retirement Accounts

IRA type	Cont. limit	Catch-up 50+	Income limits
Traditional nondeductible	\$7,500	\$1,100	None
Traditional deductible	\$7,500	\$1,100	If covered by plan: \$129,000-\$149,000 joint \$81,000-\$91,000 single, HOH \$0-\$10,000 married filing separate If one spouse is covered by a plan: \$242,000-\$252,000 joint
Roth	\$7,500	\$1,100	\$242,000-\$252,000 joint \$153,000-\$168,000 single, HOH \$0-\$10,000 married filing separate and active plan participant
Roth conversion			No income limit

Social Security

BENEFITS

Full retirement age (FRA) If born 1943 - 1954	Age 66
If born 1960 or later	Age 67
Maximum monthly benefit	\$4,152/mo if FRA is in 2026
Retirement earnings exempt amount	\$24,480/yr under FRA \$65,160/yr reaching FRA No limit after FRA

TAX ON SOCIAL SECURITY BENEFITS

Filing status	AGI plus provisional income	Amount of SS subject to tax
Married filing jointly	Under \$32,000 \$32,000-\$44,000 Over \$44,000	\$0 Up to 50% Up to 85%
Single, head of household, qualifying widow(er), married filing separately and living apart from spouse	Under \$25,000 \$25,000-\$34,000 Over \$34,000	\$0 Up to 50% Up to 85%
Married filing separately and living with spouse	Over \$0	Up to 85%

Retirement Plan Contribution Limits

	2025	2026
Annual compensation used to determine contribution for most plans	\$350,000	\$360,000
Defined-contribution plans, basic limit	\$70,000	\$72,000
Defined-benefit plans, basic limit	\$280,000	\$290,000
401(k), 403(b), 457(b) plans elective deferrals	\$23,500	\$24,500
Catch-up provision for individuals 50 and over: 401(k), 403(b), 457(b) plans	\$7,500	\$8,000
Catch-up provision for individuals 60-63: 401(k), 403(b), 457(b) plans	\$11,250	\$11,250
SIMPLE plan elective deferral limit	\$16,500	\$17,000
SIMPLE plan catch-up contribution for individuals 50 and over	\$3,500	\$4,000
Catch-up provision for individuals 60-63: SIMPLE 401(k), SIMPLE IRA	\$5,250	\$5,250

TAX DEADLINES

January 15 - Fourth installment of the previous year's estimated taxes due

April 15 - Tax filing deadline, or request extension to October 15. First installment of 2026 taxes due. Last day to file amended return for 2022. Last day to contribute to: Roth or traditional IRA for 2025; HSA for 2025; Keogh or SEP for 2025 (unless tax filing deadline has been extended)

June 15 - Second installment of estimated taxes due

September 15 - Third installment of estimated taxes due

October 15 - Tax returns due for those who requested an extension. Last day to contribute to Keogh, solo 401(k) or SEP for 2025, if extension was filed

December 31 - Last day to: 1) pay expenses for itemized deductions; 2) complete transactions for capital gains or losses; 3) establish a Keogh plan or solo 401(k) plan for 2026; 4) complete 2026 contributions to employer-sponsored 401(k) plans.

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