

KEY FINANCIAL DATA

2026



Single | MFJ - Married Filing Joint | MFS - Married Filing Separate | QW - Qualifying Widow(er) | HoH - Head of Household
 Numbers may be rounded where applicable

TAX BRACKETS				
Taxable Income	Base Amount of Tax	Plus	Marginal Tax Rate	Of the Amount Over
SINGLE				
≤ \$12,400	\$0	+	10%	\$0
\$12,401 – \$50,400	\$1,240	+	12%	\$12,400
\$50,401 – \$105,700	\$5,800	+	22%	\$50,400
\$105,701 – \$201,775	\$17,966	+	24%	\$105,700
\$201,776 – \$256,225	\$41,024	+	32%	\$201,775
\$256,226 – \$640,600	\$58,448	+	35%	\$256,225
\$640,601+	\$192,979	+	37%	\$640,600
MARRIED FILING JOINTLY AND SURVIVING SPOUSES				
≤ \$24,800	\$0	+	10%	\$0
\$24,801 – \$100,800	\$2,480	+	12%	\$24,800
\$100,801 – \$211,400	\$11,600	+	22%	\$100,800
\$211,401 – \$403,550	\$35,932	+	24%	\$211,400
\$403,551 – \$512,450	\$82,048	+	32%	\$403,550
\$512,451 – \$768,700	\$116,896	+	35%	\$512,450
\$768,701+	\$206,584	+	37%	\$768,700
ESTATES AND TRUSTS				
≤ \$3,300	\$0	+	10%	\$0
\$3,301 – \$11,700	\$330	+	24%	\$3,300
\$11,701 – \$16,000	\$2,346	+	35%	\$11,700
\$16,001+	\$3,851	+	37%	\$16,000

STANDARD DEDUCTIONS	
MFJ, QW	\$32,200
HoH	\$24,150
Single, MFS	\$16,100
Dependent	\$1,350 ¹

ADDITIONAL STANDARD DEDUCTION AMOUNTS	
Blind or over 65	\$1,650
Blind or over 65 (unmarried and not a surviving spouse)	\$2,050

TAX RATES ON LONG-TERM CAPITAL GAINS AND QUALIFIED DIVIDENDS				
TOTAL TAXABLE INCOME				
	SINGLE	MFJ	MFS	HOH
0%	≤ \$49,450	≤ \$98,900	≤ \$49,450	≤ \$66,200
15%	\$49,451 – \$545,500	\$98,901 – \$613,700	\$49,451 – \$306,850	\$66,201 – \$579,600
20%	\$545,501+	\$613,701+	\$306,851+	\$579,601+

GIFT TAX EXCLUSION	
Gift tax annual exclusion	\$19,000

SOCIAL SECURITY TAXES AND BENEFITS	
Maximum wages subject to social security tax	\$184,500
Estimated maximum monthly benefit	\$4,152
Retirement Earnings Test: Exempt Amounts	Under full retirement age ("FRA") \$2,040/month During the year of attaining FRA \$5,430/month After FRA No Limit

INDIVIDUAL RETIREMENT ACCOUNT CONTRIBUTION LIMITS

	Traditional IRA	Roth IRA
Contribution Limit	\$7,500	\$7,500
Additional Age 50+ Contribution Amount	\$1,100	\$1,100

ROTH IRA CONTRIBUTION ELIGIBILITY

	INCOME PHASEOUT	
	BEGINS	ENDS
Single, HoH	\$153,000	\$168,000
MFJ	\$242,000	\$252,000
MFS	\$0	\$10,000

TAXABILITY OF SOCIAL SECURITY INCOME

	Combined Income ²	Amount of Social Security Subject to Tax
MFJ	≤ \$32,000 \$32,001 – \$44,000 \$44,001+	0% Up to 50% Up to 85%
Single, HoH, QW, MFS (and living apart from spouse)	≤ \$25,000 \$25,001 – \$34,000 \$34,001+	0% Up to 50% Up to 85%
MFS (and living with spouse)	\$0+	Up to 85%

ESTIMATED TAXES

	DUE DATE
QUARTER 1	4/15/2026
QUARTER 2	6/15/2026
QUARTER 3	9/15/2026
QUARTER 4	1/15/2027

RETIREMENT PLAN CONTRIBUTION LIMITS

Annual compensation used to determine contribution for most plans	\$360,000
Defined contribution plans - overall contribution limit	\$72,000
401(k), 403(b), 457(b), Roth 401(k) plans - elective deferral limit	\$24,500
401(k), 403(b), 457(b), Roth 401(k) plans - additional age 50+ contribution ³	\$8,000
401(k), 403(b), 457(b), Roth 401(k) plans - additional age 60, 61, 62, and 63 contribution ^{3,4}	\$11,250
SIMPLE plans - elective deferral limit	\$17,000
SIMPLE plans - additional age 50+ contribution	\$4,000
SIMPLE plans - additional age 60, 61, 62, and 63 contribution ⁴	\$5,250

TRADITIONAL IRA DEDUCTIBILITY INCOME THRESHOLDS

	Covered by Qualified Retirement Plan	INCOME PHASEOUT	
		BEGINS	ENDS
Single, HoH	No	N/A	N/A
Single, HoH	Yes	\$81,000	\$91,000
MFJ	Neither spouse	N/A	N/A
MFJ	Both spouses	\$129,000	\$149,000
MFJ	One spouse (for covered spouse)	\$129,000	\$149,000
MFJ	One spouse (for non-covered spouse)	\$242,000	\$252,000
MFS	Yes	\$0	\$10,000

MEDICARE PART B MONTHLY PREMIUMS

If your yearly income in 2024 was:

Individual Return	Joint Return	Separate Return	Total 2026 Part B Monthly Premium
≤ \$109,000	≤ \$218,000	≤ \$109,000	\$203
\$109,001 – \$137,000	\$218,001 – \$274,000	N/A	\$284
\$137,001 – \$171,000	\$274,001 – \$342,000	N/A	\$406
\$171,001 – \$205,000	\$342,001 – \$410,000	N/A	\$528
\$205,001 – \$499,999	\$410,001 – \$749,999	\$109,001 – \$390,999	\$649
\$500,000+	\$750,000+	\$391,000+	\$690

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²Your "combined income" = AGI + nontaxable interest + 1/2 of your Social Security benefits; ³Employees with prior-year FICA wages exceeding \$150,000 must make all employer plan catch-up contributions as Roth contributions beginning after December 31, 2026; ⁴Instead of the additional age 50+ contribution