

# '26

# Key Data Reference Guide

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## 2026 Federal Income Tax Rate

### Single

Taxable Income	Tax Rate
\$0-\$12,400	10%
\$12,401-\$50,400	12%
\$50,401-\$105,700	22%
\$105,701-\$201,775	24%
\$201,776-\$256,225	32%
\$256,226-\$640,600	35%
Over \$640,600	37%

### Married (Joint)

Taxable Income	Tax Rate
\$0-\$24,800	10%
\$24,801-\$100,800	12%
\$100,801-\$211,400	22%
\$211,401-\$403,550	24%
\$403,551-\$512,450	32%
\$512,451-\$768,700	35%
Over 768,700	37%

### Married (Separate)

Taxable Income	Tax Rate
\$0-\$12,400	10%
\$12,401-\$50,400	12%
\$50,401-\$105,700	22%
\$105,701-\$201,775	24%
\$201,776-\$256,225	32%
\$256,226-\$384,350	35%
Over \$384,350	37%

### Head of Household

Taxable Income	Tax Rate
\$0-\$17,700	10%
\$17,701-\$67,450	12%
\$67,451-\$105,700	22%
\$105,701-\$201,750	24%
\$201,751-\$256,200	32%
\$256,201-\$640,600	35%
Over \$640,600	37%

### Estates & Trusts

Taxable Income	Tax Rate
\$0-\$3,300	10%
\$3,301-\$11,700	24%
\$11,701-\$16,000	35%
Over \$16,000	37%

## Itemized Deductions

Medical Expenses	Excess of 7.5% AGI
Mortgage Interest Deduction Limit	Up to \$750,000 indebtedness (up to \$375,000 if married filing separately)
Mortgage Interest Deduction Limit (prior to 12/16/2017)	\$1,000,000 indebtedness (up to \$500,000 if married filing separately)

### Qualified Business Income Deduction (Section 199A)

The QBI deduction allows eligible owners of certain pass-through businesses to deduct up to 20% of qualified business income. It applies to tax years beginning after Dec. 31, 2017, and is scheduled to expire after Dec. 31, 2025, unless extended by Congress. Availability after 2025 is subject to future federal tax law changes.

### Senior Deduction

For 2025-2028, taxpayers age 65 or older can deduct \$6,000 whether they itemize or not (subject to income limitations). <\$150,000 MAGI.

## Capital Gains & Dividends

Filing Status	Income Tax Bracket	Rate
Single	\$0-\$49,450	0%
	\$49,451-\$545,500	15%
	Over \$545,500	20%
Married (joint)	\$0-\$98,900	0%
	\$98,901-\$613,700	15%
	Over \$613,700	20%

### Unearned Income Medicare Contribution Tax

3.8% surtax applied to lower of Net Investment Income or MAGI over threshold.

Filing Status	MAGI Income Tax Bracket	Rate
Single/Head of Household	\$200,000+	3.8%
Married (joint)	\$250,000+	3.8%
Married (separate)	\$125,000+	3.8%
Trusts & Estates	\$16,000+	3.8%

### Income Related Monthly Adjustment ("IRMAA")

Single MAGI	Married MAGI (Joint)	Part B IRMAA
≤\$109,000	≤\$218,000	\$0
\$109,001-\$137,000	\$218,001-\$274,000	\$81.20
\$137,001-\$171,000	\$274,001-\$342,000	\$202.90
\$171,001-\$205,000	\$342,001-\$410,000	\$324.60
\$205,001-\$500,000	\$410,001-\$750,000	\$446.30
≥\$500,000	≥\$750,000	\$487.00

## Contribution Limits

### IRA

IRA Contribution (under 50)	\$7,500
IRA Contribution (50+)	\$8,600
IRA Deduction Phaseout (qualified plan participant)	
Single or HOH	\$81,000-\$91,000
Married (joint)	\$129,000-\$149,000
Married (separate)	\$0-\$10,000
Sposual IRA Deduction Phaseout	\$242,000-\$252,000

### Phaseout of Roth IRA Contribution Eligibility

Single	\$153,000-\$168,000
Married (joint)	\$242,000-\$252,000
Married (separate)	\$0-\$10,000

### SEP

SEP contribution limit is the lesser of 25% of compensation, or Minimum compensation for SEP participant	\$72,000
Minimum compensation for SEP participant	\$800

### SIMPLE

SIMPLE elective deferral (under 50)	\$17,000
SIMPLE elective deferral (50+)	\$21,000
SIMPLE elective deferral (age 60-63)	\$22,250

### Retirement Plans

401(k), 403(b), <sup>1</sup> 457 <sup>2</sup> and SARSEP elective deferral (under 50)	\$24,500
401(k), 403(b), <sup>1</sup> 457 <sup>2</sup> and SARSEP elective deferral (50+)	\$32,500
401(k), 403(b), <sup>1</sup> 457 <sup>2</sup> and SARSEP elective deferral (age 60-63)	\$35,750
Total contribution limit on additions to defined contribution plans	\$72,000
Annual benefit limit on defined benefit plans	\$290,000
Highly compensated employee threshold	\$160,000
Maximum compensation taken into account for qualified plans	\$360,000

## Medicare Part B Premiums

Modified adjusted gross income (MAGI) 2024 tax year	2026 held harmless	2026 not held harmless	Premium Level
Individual ≤\$109,000, Married (joint) ≤\$218,000	<\$202.90	\$202.90	Standard Premium
Individual \$109,001-\$137,000, Married (joint) \$218,001-\$274,000		\$284.10	1.4 x standard
Individual \$137,001-\$171,000, Married (joint) \$274,001-\$342,000		\$405.80	2.0 x standard
Individual \$171,001-\$205,000, Married (joint) \$342,001-\$410,000		\$527.50	2.6 x standard
Individual \$205,001-\$500,000, Married (joint) \$410,001-\$750,000		\$649.20	3.2 x standard
Individual >\$500,000, Married (joint) >\$750,000		\$689.90	3.4 x standard

## Tax Deadlines

**January 15th** - Deadline for 4th quarter 2025 estimated tax payments.

**April 15th** - Tax filing deadline, or request extension to Oct. 15th. 1st payment 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.

**June 16th** - 2nd payment of estimated taxes due.

**September 15th** - 3rd payment of estimated taxes due.

**October 15th** - Extended tax returns due.

**December 31st** - Last day to pay expenses for itemized deductions, complete transactions for capital gains or losses, establish a solo 401(k) for 2026, complete 2026 contributions to employer-sponsored 401(k) plans, correct excess contributions to IRAs and qualified plans to avoid permanent penalty.

## Standard Deductions & Child Tax Credit

Filing Status	Standard Deduction
Married, filing jointly & qualifying widow(er)s	\$32,200
Single or married, filing separately	\$16,100
Head of household	\$24,150
Dependent filing own tax return	\$1,350 <sup>3</sup>
Child Tax Credit	Standard Deduction
Credit per child under 17	\$2,200 (\$1,700 refundable)
Income phaseouts begin at AGI of	\$400,000 joint, \$200,000 all other

Check with your financial professional for updates.

## Uniform Lifetime Table

### Required Minimum Distributions

The Uniform Life Table is used to calculate lifetime required minimum distributions (RMDs) from qualified retirement plans, including 401(k) and 403(b) plans, and IRAs. The required beginning date of RMDs is April 1 of the year after the retirement account holder turns 73.

Age	Divisor
73	26.5
74	25.5
75	24.6
76	23.7
77	22.9
78	22.0
79	21.1
80	20.2
81	19.4
82	18.5
83	17.7
84	16.8
85	16.0
86	15.2
87	14.4
88	13.7
89	12.9
90	12.2
91	11.5
92	10.8
93	10.1
94	9.5
95	8.9
96	8.4
97	7.8
98	7.3
99	6.8
100	6.4
101	6.0
102	5.6
103	5.2
104	4.9
105	4.6
106	4.3
107	4.1
108	3.9
109	3.7
110	3.5
111	3.4
112	3.3
113	3.1
114	3.0
115	2.9
116	2.8
117	2.7
118	2.5
119	2.3
120	2.0

## Single Life "Inherited" Table

### Required Minimum Distributions

The Single Life "Inherited" Table is used to calculate the RMD for eligible designated beneficiaries.

Age	Factor	Age	Factor	Age	Factor
35	50.5	58	28.9	81	10.5
36	49.6	59	28.0	82	9.9
37	48.6	60	27.1	83	9.3
38	47.7	61	26.2	84	8.7
39	46.7	62	25.4	85	8.1
40	45.7	63	24.5	86	7.6
41	44.8	64	23.7	87	7.1
42	43.8	65	22.9	88	6.6
43	42.9	66	22.0	89	6.1
44	41.9	67	21.2	90	5.7
45	41.0	68	20.4	91	5.3
46	40.0	69	19.6	92	4.9
47	39.0	70	18.8	93	4.6
48	38.1	71	18.0	94	4.3
49	37.1	72	17.2	95	4.0
50	36.2	73	16.4	96	3.7
51	35.3	74	15.6	97	3.4
52	34.3	75	14.8	98	3.2
53	33.4	76	14.1	99	3.0
54	32.5	77	13.3	100	2.8
55	31.6	78	12.6	101	2.6
56	30.6	79	11.9	102	2.5
57	29.8	80	11.2	103	2.3

## Education Credits, Deductions, & Distributions

Credit/Deduction/Amount	Maximum credit/deduction/distribution	Income phaseouts begin at AGI of:
American Opportunity Tax Credit/Hope	\$2,500 credit	\$160,000 joint \$80,000 all others
Lifetime learning credit	\$2,000 credit	\$160,000 joint \$80,000 all others
Savings bond interest tax-free if used for education	Deduction limited to amount of qualified expenses	\$152,650 joint \$101,800 all others
Coverdell	\$2,000 maximum; not deductible	\$190,000 joint \$95,000 all others
529 plan (k-12)	\$20,000 distribution	None
529 plan (Higher Ed.) <sup>4</sup>	Distribution limited to amount of qualified expenses	None

## Gift & Estate Tax

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

Check with your financial professional for updates.

## Social Security

### Benefits

Estimated maximum monthly benefit if turning full retirement age (67 years) in 2026	\$4,152
Retirement earnings exempt amounts	\$24,480 under FRA \$65,160 during year reach FRA No limit after FRA

### Tax on Social Security Benefits: Income Brackets

Filing Status	Provisional Income <sup>5</sup>	Amount of Social Security Subject to tax
Married filing jointly	Under \$32,000	0
	\$32,000-\$44,000	up to 50%
	Over \$44,000	up to 85%
Single, head of household, qualifying widow(er), married filing separately & living apart from spouse	Under \$25,000	0
	\$25,000-\$34,000	up to 50%
	Over \$34,000	up to 85%
Married filing separately & living with spouse	Over 0	up to 85%

### Tax (FICA)

Social Security Tax paid on income up to \$184,500	% withheld	Maximum Tax Payable
Employer Pays	6.2%	\$11,439.00
Employee Pays	6.2%	\$11,439.00
Self-Employed Pays	12.4%	\$22,878.00

### Medicare Tax

Employer Pays	1.45%	varies per income
Employee Pays	1.45% plus 0.9% on income over \$200,000 (single) or \$250,000 (joint)	varies per income
Self-Employed Pays	2.90% plus 0.9% on income over \$200,000 (single) or \$250,000 (joint)	varies per income

## 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 less	\$500
41-50	\$930
51-60	\$1,860
61-70	\$4,960
Over 70	\$6,200

## State & Local Tax (SALT) Deduction

The combined deduction cap for state property taxes and state local income taxes:

Filing Status	2026
Married, filing separate	\$20,200
All others	\$40,400

This deduction phases out when the taxpayer's MAGI exceeds \$500,000 in 2025 and \$505,000 in 2026 (\$250,000/\$252,500 married filing separately).

## Health Savings Accounts

Annual Limit	Maximum deductible contribution	Expense limits (deductibles and co-pays)	Minimum annual deductible
Individuals	\$4,400	\$8,500	\$1,700
Families	\$8,750	\$17,000	\$3,400
Catch-up for 55+	\$1,000		

<sup>1</sup> Additional catch-up contributions may be available for 403(b) participants with 15 more years of service.

<sup>2</sup> In the last 3 years before retirement, 457 plan participants may be able to increase their elective deferrals if needed to catch up on missed contributions.

<sup>3</sup> Greater of \$1,350 or \$450 plus individual's earned income.

<sup>4</sup> \$10,000 lifetime 529 distribution can be applied to student loan debt.

<sup>5</sup> Provisional income=adjusted gross income (not incl. Social Security)+tax-exempt interest + 50% of Social Security benefit.



**Let's connect to review your 2026 financial plan and make sure you're positioned for a confident year ahead.**

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All 2026 figures are based on current law and available projections as of publication date. Final IRS, SSA, and CMS releases may adjust limits and thresholds. Advisors should verify before client implementation.

**Sources: IRS, One Big Beautiful Bill, Affordable Care Act, Social Security Administration, Centers for Medicare & Medicaid Services, Misc IRS documents.**