

# 2026 Tax Reference Guide

## Federal Income Taxes

### Married Filing Jointly & Surviving Spouses

Taxable Income	Tax Rate
\$0 - \$24,800	10.0%
\$24,800 - \$100,800	12.0%
\$100,800 - \$211,400	22.0%
\$211,400 - \$403,550	24.0%
\$403,550 - \$512,450	32.0%
\$512,450 - \$768,700	35.0%
+ \$768,700	37.0%

### Head of Household

Taxable Income	Tax Rate
\$0 - \$17,700	10.0%
\$17,700 - \$67,450	12.0%
\$67,450 - \$105,700	22.0%
\$105,700 - \$201,750	24.0%
\$201,750 - \$256,200	32.0%
\$256,200 - \$640,600	35.0%
+ \$640,600	37.0%

### Single Filers

Taxable Income	Tax Rate
\$0 - \$12,400	10.0%
\$12,400 - \$50,400	12.0%
\$50,400 - \$105,700	22.0%
\$105,700 - \$201,755	24.0%
\$201,755 - \$256,225	32.0%
\$256,225 - \$640,600	35.0%
+ \$640,600	37.0%

### Married Filing Separately

Taxable Income	Tax Rate
\$0 - \$12,400	10.0%
\$12,400 - \$50,400	12.0%
\$50,400 - \$105,700	22.0%
\$105,700 - \$201,775	24.0%
\$201,775 - \$256,225	32.0%
\$256,225 - \$384,350	35.0%
+ \$384,350	37.0%

### Trust and Estates

Taxable Income	Tax Rate
\$0 - \$3,300	10.0%
\$3,300 - \$11,700	24.0%
\$11,700 - \$16,000	35.0%
+ \$16,000	37.0%

## Standard Deductions

Filing Status	2025	2026
Single	\$15,750	\$16,100
Married Filing Jointly	\$31,500	\$32,200
Married Filing Separately	\$15,750	\$16,100
Head of Household	\$23,625	\$24,150
Single Senior Soc. Sec.	\$6,000	\$6,000
Married Senior Soc. Sec.	\$12,000	\$12,000

## Capital Gains & Dividends

### Capital Gains & Dividends

Income Tax Bracket:	Rate:
0 - 12%	0%
22% - 35%	15%
35% - 37%	20%

### Capital Gains & Dividends

3.8% Surtax Applied to Lower of Net Investment Income or MAGI Over Threshold

Filing Status	MAGI	Rate
Single/Head of Household	\$200,000+	3.8%
Married Filing Jointly/ Separately	\$250,000+ \$125,000+	3.8%
Trusts & Estates	\$12,500	

## Gift & Estate Tax

	2025	2026
Annual Gift Tax Exclusion	\$19,000	\$19,000
Unified Credit Exemption	\$13,990,000	\$15,000,000
Gift to Non-Citizen Spouse	\$190,000	\$194,000
Highest Estate Tax Bracket	40%	40%
States with Separate Estate Tax	CT, DC, HI, IL, MA, MD, ME, MN, NY, OR, RI, VT, WA	
States with Inheritance Tax	IA, KY, MD, NE, NJ, PA	
Community Property States	AK*, AZ, CA, ID, LA, NM, NV, TX, WA, WI	

\*Opt-in community property state

## Retirement Traditional IRA & Roth IRA

### IRA-Roth IRA Contribution Limit

	2025	2026
Contribution Limit	\$7,000	\$7,500
50+ Catch-Up	\$1,000	\$1,100

### Traditional IRA Deductibility Phase-Out Based on MAGI

Participants in Employer Plans	2025	2026
Married Filing Jointly	\$126,000 - \$146,000	\$129,000 - \$149,000
Married Filing Separately	\$0 - \$10,000	\$0 - \$10,000
Single or Head of Household	\$79,000 - \$89,000	\$81,000 - \$91,000
Nonparticipant Married to Participant	\$236,000 - \$246,000	\$242,000 - \$252,000
Neither Spouse a Participant	Fully Deductible	Fully Deductible

### Roth IRA Phase-Out Based on MAGI

	2025	2026
Married Filing Jointly	\$236,000 - \$246,000	\$242,000 - \$252,000
Married Filing Separately	\$0 - \$10,000	\$0 - \$10,000
All Others	\$150,000 - \$165,000	\$153,000 - \$168,000

## Uniform Lifetime Table

Age	Divisor	%	Age	Divisor	%
73	26.5	3.77	88	13.7	7.30
74	25.5	3.92	89	12.9	7.75
75	24.6	4.07	90	12.2	8.20
76	23.7	4.22	91	11.5	8.70
77	22.9	4.37	92	10.8	9.26
78	22.0	4.55	93	10.1	9.90
79	21.1	4.74	94	9.5	10.52
80	20.2	4.95	95	8.9	11.24
81	19.4	5.15	96	8.4	11.90
82	18.5	5.40	97	7.8	12.82
83	17.7	5.65	98	7.3	13.70
84	16.8	5.95	99	6.8	14.71
85	16.0	6.25	100	6.4	15.63
86	15.2	6.58	101	6.0	16.67
87	14.4	6.94			

## Qualified Plans

	2025	2026
401(k), 403(b), 457(b)		
Salary Deferral	\$23,500	\$24,500
50+ Catch-up	\$7,500	\$8,000
60-63 Catch-up	\$11,250	\$11,250
Simple IRA Deferral	\$16,500	\$17,000
50-59 Catch-up	\$3,500	\$4,000
60-63 Catch-up		\$5,250
64+		\$4,000
Small Employer Simple IRA Deferral*		\$18,100
50-59 Catch-up		\$4,000
60-63 Catch-up		\$5,250
64+ Catch-up		\$4,000
Maximum Annual Additions in a Defined Contribution Plan	\$70,000	\$72,000
Maximum Annual Benefit in Defined Benefit Plan	\$280,000	\$290,000
Maximum Compensation Considered	\$350,000	\$360,000
Highly Compensated Employee	\$160,000	\$160,000
Maximum QLAC	\$210,000	\$210,000

Special catch-up rules apply to certain 403(b) contributors with 15 or more years of service and governmental 457(b) participants in the last 3 yrs before retirement.

\*Companies with 25 or fewer employees



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Social Security		
Taxable Wage Base		
	2025	2026
Social Security (OASDI Only)	\$176,100	\$184,500
Medicare (HI only)	No Limit	No Limit
Retirement Earning Test		
	2025	2025
Under Full Retirement Age	\$23,400/yr (\$1,950/mo)	\$24,480/yr (\$2,040/mo)
<i>Note: \$1 in benefits will be withheld for every \$2 in earnings above the limit.</i>		
Year Reaching Full Retirement Age	\$62,160/yr (\$5,180/mo)	\$65,160/yr (\$5,430/mo)
<i>Note: Applies only to earnings for months prior to attaining full retirement age.</i>		
<i>Note: \$1 in benefits will be withheld for every \$3 in earnings above the limit.</i>		
Taxability of Benefits Based on Provisional Income and Filing Status		
	Individual	Married Filed Jointly
Not Taxable	Less than \$25,000	Less than \$32,000
Up to 50% Taxable	\$25,000-\$34,000	\$32,000-\$44,000
Up to 85% Taxable	\$34,000+	\$44,000+
Married Filed Separately Up to 85% of Benefits are Taxable		
Provisional Income = Adjust Gross Income + Nontaxable Income + 1/2 Social Security Benefits.		
Age to Receive Full Benefits		
Year of Birth	Full Retirement Age	% Reduced at Age 62
1943-1954	66	25.00%
1955	66 & 2 Months	25.83%
1956	66 & 4 Months	26.67%
1957	66 & 6 Months	27.50%
1958	66 & 8 Months	28.33%
1959	66 & 10 Months	29.17%
1960 & Later	67	30.00%
Delayed Retirement Credits		
Year of Birth	Yearly Rate of Increase	
1943 or Later	8.0%	
Accrues when you reach full retirement age until you start receiving benefits or reach age 70.		

FICA Tax Rates		
	Self-Employed	Employee
OASDI (Social Security)	12.4%	6.2%
HI (Medicare)	2.9%	1.45%
Additional Medicare Tax*	0.9%	0.9%
<i>*Beginning in 2013, the additional Medicare tax applied to wages and self employment income above the following thresholds:</i>		
Married-Jointly	>\$250,000	
Married-Separately	>\$125,000	
Others	>\$200,000	

Long Term Care Insurance						
Max Qualified LTC Premium Eligible for Deductions: S Corp Owners - LLC Owners						
Age	40 or Less	41-50	51-60	61-70	Over 70	
2026	\$500	\$930	\$1,860	\$4,960	\$6,200	
2025	\$480	\$900	\$1,800	\$4,810	\$6,020	
Qualified LTC Contract per diem limit: \$430 (2026)						

Health Savings Accounts		
	2025	2026
Contribution Limits		
Single/Family	\$4,300/\$8,550	\$4,400/\$8,750
Age 55+ Catch-Up	\$1,000	\$1,000
High Deductible Health Plans		
Minimum Deductible Single/Family	\$1,650/\$3,300	\$1,700/\$3,400
Maximum Out of Pocket Single/Family	\$8,300/\$16,600	\$8,500/\$17,000

Education Maximum Deduction for Student Loan Interest		
The Maximum Deduction For Student Loan Interest Is \$2,500. The Deduction Is Phased Out As Follows:		
	2025	2026
Phase-Out on Joint Return	\$170,000 - \$200,000	\$175,000 - \$205,000
Phase-Out on Single Return	\$85,000 - \$100,000	\$85,000 - \$100,000

Education Incentives		
2026		
Phase-Outs for American Opportunity Credit		
Married Filing Jointly	\$160,000-	\$180,000-
Others	\$80,000	\$90,000
Phase-Outs for Exclusion of U.S. Savings Bond Income		
Married Filing Jointly	\$152,650-	\$182,650
Others	\$101,800	\$116,800
529 Plan Contribution		
\$19,000 per year per child		
Accelerate 5 Years of gifting into		
Per Individual	\$95,000	
Per Couple	\$190,000	

Business Income Taxes	
C Corporations	21% Tax Rate
Taxable Net Income	21% Tax Rate
S Corporations and LLCs	Individual Tax Rate
Taxable K-1 Pass-Through	Individual Tax Rate
Income to Shareholders	10% - 37%
QBI Income Deduction Phase-In	
Married	\$403,500 - \$553,500
Others	\$201,750 - \$276,750
<i>"Qualified business income" is eligible for a 20% K-1 deduction (i.e. 37% bracket = 29.6% marginal rate) Generally, "Specified Service Businesses" are NOT eligible for a 20% K-1 deduction unless entire taxable income (including K-1 pass-through profits) falls below certain thresholds</i>	

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