

# 2026 key financial numbers

## Federal income tax

### Single (other than surviving spouse and head of household)

Over	But under	Taxable income
\$0	\$12,400	10% of the taxable income
\$12,400	\$50,400	\$1,240 plus 12% of the excess over \$12,400
\$50,400	\$105,700	\$5,800 plus 22% of the excess over \$50,400
\$105,700	\$201,775	\$17,966 plus 24% of the excess over \$105,700
\$201,775	\$256,225	\$41,024 plus 32% of the excess over \$201,775
\$256,225	\$640,600	\$58,448 plus 35% of the excess over \$256,225
\$640,600		\$192,979.25 plus 37% of the excess over \$640,600

### Married filing jointly/surviving spouse

Over	But under	Taxable income
\$0	\$24,800	10% of the taxable income
\$24,800	\$100,800	\$2,480 plus 12% of the excess over \$24,800
\$100,800	\$211,400	\$11,600 plus 22% of the excess over \$100,800
\$211,400	\$403,550	\$35,932 plus 24% of the excess over \$211,400
\$403,550	\$512,450	\$82,048 plus 32% of the excess over \$403,550
\$512,450	\$768,700	\$116,896 plus 35% of the excess over \$512,450
\$768,700		\$206,583.50 plus 37% of the excess over \$768,700

## Married filing separate

Over	But under	Taxable income
\$0	\$12,400	10% of the taxable income
\$12,400	\$50,400	\$1,240 plus 12% of the excess over \$12,400
\$50,400	\$105,700	\$5,800 plus 22% of the excess over \$50,400
\$105,700	\$201,775	\$17,996 plus 24% of the excess over \$105,700
\$201,775	\$256,225	\$41,024 plus 32% of the excess over \$201,775
\$256,225	\$384,350	\$58,448 plus 35% of the excess over \$256,225
\$384,350		\$103,291.75 plus 37% of the excess over \$384,350

## Head of household

Over	But under	Taxable income
\$0	\$17,700	10% of the taxable income
\$17,700	\$67,450	\$1,770 plus 12% of the excess over \$17,700
\$67,450	\$105,700	\$7,740 plus 22% of the excess over \$67,450
\$105,700	\$201,750	\$16,155 plus 24% of the excess over \$105,700
\$201,750	\$256,200	\$39,207 plus 32% of the excess over \$201,750
\$256,200	\$640,600	\$56,631 plus 35% of the excess over \$256,200
\$640,600		\$191,171 plus 37% of the excess over \$640,600

## Trusts and estates

Over	But under	Taxable income
\$0	\$3,300	10% of the taxable income
\$3,300	\$11,700	\$330 plus 24% of the excess over \$3,300
\$11,700	\$16,000	\$2,346 plus 35% of the excess over \$11,700
\$16,000		\$3,851 plus 37% of the excess over \$16,000

\*The effective tax rate for an individual taxpayer is calculated by dividing the taxes paid by the taxpayer's pretax income and is often lower than the marginal tax rate.

## Capital gains and dividends

Capital gains tax rates vary depending on whether the gains are short term or long term. Dividend tax rates vary depending on whether the dividends are identified as ordinary or qualified. Ordinary dividends and short-term gains on investments owned for 1 year or less are taxed at the taxpayer's ordinary income rates. Qualified dividends and long-term gains on investments owned for more than 1 year are taxed as follows:

	Married filing jointly	Married filing separate	Single	Head of household	Trusts and estates
0%	<\$98,900	<\$49,450	<\$49,450	<\$66,200	<\$3,300
15%	<\$613,700	<\$306,850	<\$545,500	<\$579,600	<\$16,250
20%	>\$613,700	>\$306,850	>\$545,500	>\$579,600	>\$16,250

## Gift tax/estate tax/generation-skipping transfer tax

Gift and estate tax exclusion	\$15,000,000 per person
Gift tax annual exclusion	\$19,000
Generation-skipping transfer tax exclusion	\$15,000,000 per person
Maximum gift/estate/generation-skipping transfer tax rate	40%
Step up in basis on death	Unlimited

## Retirement plan contributions

Sections 401(k)/403(b)/457(b) elective deferral limit	\$24,500
Catch-up at age 50 to 59 and over 63/catch up at age 60 to 63	\$8,000/11,250
Maximum compensation limit (to determine benefits/contributions)	\$360,000
Defined contribution (DC) plan maximum contribution	\$72,000
Defined benefit (DB) plan maximum benefit	\$290,000
Highly compensated employee (HCE) limit	\$160,000
Traditional IRA and Roth IRA contribution limit	\$7,500
Catch-up aged 50+	\$1,100
SIMPLE IRA elective deferral limit/certain other plans	\$17,000/18,100
Catch-up at age 50 to 59 and over 63/certain other plans/catch up at age 60 to 63	\$4,000/3,850/5,250
SEP IRA compensation/coverage	\$360,000/\$800
SEP IRA contribution	Lesser of \$72,000 or 25% of pay (20% less 1/2 payroll tax for self-employed persons)

## Qualified Charitable Distribution

Maximum per taxpayer \$110,000, from IRA only, minimum age 70½

## Roth IRA contributions phase-out

	2025 (MAGI)	2026 (MAGI)
Single, head of household	\$150,000–\$165,000	\$153,000–\$168,000
Married filing jointly	\$236,000–\$246,000	\$242,000–\$252,000
Married filing separate	\$0–\$10,000	\$0–\$10,000

## Traditional IRA deduction phase-out

	2025 (MAGI)	2026 (MAGI)
Single, not active participant in a qualified plan	Unlimited	Unlimited
Single, active participant in a qualified plan	<\$79,000: full deduction between \$79,000–89,000: partial deduction >\$89,000: no deduction	<\$81,000: full deduction between \$81,000–\$91,000: partial deduction >\$91,000: no deduction
Married filing jointly, neither spouse participates in a qualified plan	Unlimited	Unlimited
Married filing jointly, contribution for spouse who is covered by a qualified plan	<\$126,000: full deduction between \$126,000–\$146,000: partial deduction >\$146,000: no deduction	<\$123,000: full deduction between \$129,000–\$149,000: partial deduction >\$149,000: no deduction
Married filing jointly, contribution for spouse who is not covered by a qualified plan	<\$236,000: full deduction between \$236,000–\$246,000: partial deduction >\$246,000: no deduction	<\$242,000: full deduction between \$242,000–\$252,000: partial deduction >\$252,000: no deduction

## Standard deduction

Filing status	Deduction amount
Married filing jointly/surviving spouse	\$32,200
Single taxpayer	\$16,100
Head of household	\$24,150
Married filing separate	\$16,100

## New uniform life expectancy table for years 2022 and beyond

Age of plan participant	Life expectancy	Percentage
70	29.1	3.44%
71	28.2	3.55%
72	27.4	3.65%
73	26.5	3.77%
74	25.5	3.92%
75	24.6	4.07%
76	23.7	4.22%
77	22.9	4.37%
78	22	4.55%
79	21.1	4.74%
80	20.2	4.95%
81	19.4	5.15%
82	18.5	5.41%
83	17.7	5.65%
84	16.8	5.95%

Age of plan participant	Life expectancy	Percentage
85	16	6.25%
86	15.2	6.58%
87	14.4	6.94%
88	13.7	7.30%
89	12.9	7.75%
90	12.2	8.20%
91	11.5	8.70%
92	10.8	9.26%
93	10.1	9.90%
94	9.5	10.53%
95	8.9	11.24%
96	8.4	11.90%
97	7.8	12.82%
98	7.3	13.70%
99	6.8	14.71%
100+	6.4	15.63%

## Required minimum distribution (RMD) calculation

For most taxpayers, the RMD is calculated as the year-end fair market value divided by the applicable distribution factor obtained in the Uniform Table (IRS Publication 590 Appendix B). Beneficiaries of an IRA and married IRA owners whose spouse is more than 10 years younger use different tables. Consult IRS Publication 590 for the tables and factors.

### RMD beginning ages

Birth year	Starting age
June 1949 or earlier	70½
July 1949–1950	72
1951–1959	73
1960 and later	75

## Social Security

### Tax (FICA) on wages up to \$184,500

Employer pays	6.2%
Employee pays	6.2%
Self-employed pays	12.4%

### Benefits

Full retirement age (FRA) if born between:	1943–1954: 66 1955: 66 + 2 months 1956: 66 + 4 months 1957: 66 + 6 months 1958: 66 + 8 months 1959: 66 + 10 months 1960 or later: 67
Maximum monthly benefit at FRA	\$4,152
Exempt retirement earnings	\$24,480 – pre-FRA \$65,160 – year obtaining FRA Unlimited post-FRA

### Tax on Social Security benefits

Filing status	Provisional income	Social Security subject to tax
Married filing jointly	Under \$32,000	0%
	\$32,000–\$44,000	50%–85%
	Over \$44,000	85%
Single/head of household	Under \$25,000	0%
	\$25,000–\$34,000	50%–85%
	Over \$34,000	85%
Married filing separate	Lived apart from their spouse for the entire year	See single/head of household
	Did not live apart from their spouse for the entire year	Up to 85%

## Medicare

### Medical tax on all wage income

Employer pays	1.45%
Employee pays	1.45%
Self-employed pays	2.9%
Additional Medicare tax	
Single filers – \$200,000+	0.9%
Married filers – \$250,000+	

### Medicare investment income 3.8% surtax thresholds

Single/head of household	\$200,000
Married filing jointly/surviving spouse	\$250,000
Married filing separate	\$125,000
Trusts and estates	\$16,000

### Premiums (based on 2024 income)

MAGI single	MAGI married filing jointly	MAGI married filing separate	Part B premiums
\$109,000 or less	\$218,000 or less	\$109,000 or less	\$202.90
\$109,001–\$137,000	\$218,001–\$274,000	Not applicable	\$284.10
\$137,001–\$171,000	\$274,001–\$342,000	Not applicable	\$405.80
\$171,001–\$205,000	\$342,001–\$410,000	Not applicable	\$527.50
\$205,001–\$499,999	\$410,001–\$749,999	\$109,001–\$390,999	\$649.20
\$500,000 and above	\$750,000 and above	\$391,000 and above	\$689.90

\*Most people who receive Social Security benefits will pay the standard Part B Premium of \$185.00 per month. For those whose 2023 Modified Adjusted Gross Income was above \$106,000 for single filers and \$212,000 for married filers, an Income Related Monthly Adjustment Amount (IRMAA) surcharge is added to the premium.

## Medicare (cont.)

### Deductibles and coinsurance

Part A (first 60 days)	\$1,736 deductible per benefit period/\$0 coinsurance
Part A (61–90 days)	\$434/day coinsurance
Part A (lifetime reserve days)	\$868/day coinsurance
Part A (after lifetime reserve days)	All costs paid by insured
Part B	\$283 deductible
Part D	\$615 maximum deductible



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