

# 2026 TAX FACTS

Taxable Income		
Marginal Tax Rate	Single (S)	Married Filing Jointly (MFJ)
10%	0 - 12,400	0 - 24,800
12%	12,401 - 50,400	24,801 - 100,800
22%	50,401 - 105,700	100,801 - 211,400
24%	105,701 - 201,775	211,401 - 403,550
32%	201,776 - 256,225	403,551 - 512,450
35%	256,226 - 640,600	512,451 - 768,700
37%	Over 640,600	Over 768,700

## Standard Deduction w/ OBBBA Updates

	Standard	65+ or blind	65+ Enhanced Sr. Deduction	Total
S	16,100	2,050	6,000 *	24,150
MFJ	32,200	3,300	12,000 *	47,500
Head of Household	24,150	2,050	6,000	32,200

\* Phase-out Ranges for Enhanced Senior Deduction:

(S) 75,000 - 175,000 / (MFJ) 150,000 - 250,000

## SALT Phase-out Deduction

Single	Married Filing Jointly
505,000	605,000

## Qualified Business Income (QBI) Deduction

	23% Deduction Phase-Out Ranges
S	201,775 - 276,775
MFJ	403,500 - 553,500
All Other Returns	201,750 - 276,750

## Qualified Plan Limits

	Contribution Max	50+ Catch up	60-63 Catch up	Plan Max (add catch-up)
2026	24,500	8,000	11,250	70,000

## IRA & Roth Contribution Limits

	Max	50+ Catch up	Total
2026	7,500	1,100	8,600
2025	7,000	1,000	8,000

## IRA (Deductability) & Roth Phase-Out

	IRA	Roth
S	81,000 - 91,000	153,000 - 168,000
MFJ	129,000 - 149,000	242,000 - 252,000



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## Medicare Part B Premium Rates (Based on 2024 MAGI)

Single	Married Filing Jointly	IRMAA Part B Surcharge	IRMAA Part D Surcharge	Total Part B & D Surcharges	Total Part B plus B Surcharge	Total Part B plus B & D Surcharges
109,000 or less	218,000 or less	0.00	0.00	0.00	202.90	202.90
109,001 - 137,000	218,001 - 274,000	81.20	14.50	95.70	284.10	298.60
137,001 - 171,000	274,001 - 342,000	202.90	37.50	240.40	405.80	443.30
171,001 - 205,000	342,001 - 410,000	324.60	60.40	385.00	527.50	587.90
205,001 - 500,000	410,001 - 750,000	446.30	83.30	529.60	649.20	732.50
Over 500,000	Over 750,000	487.00	91.00	578.00	689.90	780.90

## Long-Term Care Deductions (Per Person)

	2026	2025
71 or older	6,200	6,020
61 to 70	4,960	4,810
51 to 60	1,860	1,800
41 to 50	930	900

## Health Savings Account (HSA)

	Self Under 55	Family Under 55	Catch up 55+
2026	4,400	8,750	1,000
2025	4,300	8,550	1,000

## Education Credits

Single	Married Filing Jointly
80,000 - 90,000	160,000 - 180,000

## 529 Maximum Contribution Deduction

2026	2025
5,280	5,130

## Social Security Taxation

	Single	Married Filing Jointly
0%	< 25,000	< 32,000
50%	25,000 - 34,000	32,000 - 44,000
85%	> 34,000	> 44,000

## Benefit Reduction From Earnings

Prior to full retirement (\$1 for \$2 above)	24,480
At full retirement (\$1 for \$3 above)	65,160
After full retirement	No Limit
	2026 2025
Max income subject to SS tax	184,500 176,100
Social Security COLA	2.8% 2.5%

## RMD Requirement Ages

Birth Year	RMD Start Age
1950 - 1959	73
1960 or later	75

