

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

Capital Gains / Qualified Dividends

Capital Gains Rate	Single	Married Filing Jointly
0%	0 - 49,450	0 - 98,900
15%*	49,451 - 545,500	98,901 - 613,700
20%*	Over 545,500	Over 613,700

* Add 3.8% for Medicare Surtax:

(S) Over 200,000 / (MFJ) Over 250,000

Trust Tax Rates

Margin Tax Rate	Ordinary Income	Capital Gains Rate	Threshold
10%	0 - 3,300	0%	0 - 3,300
24%	3,301 - 11,700	15%	3,301 - 16,250
35%	11,701 - 16,000	20%	Over 16,250
37%	Over 16,000		

Estate & Gift Tax (Per Person)

	2026	2025
Annual Gift Tax Exclusion	19,000	19,000
Exemption Amount	15,000,000	13,990,000
Maximum Rate	40%	40%

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

