

# 2026 Key Data

|   |                                    |
|---|------------------------------------|
| 401(k), 403(b), 457(b)<br>Catch up provision age 50-59 OR 64+<br>Catch up provision age 60-63 | \$ 24,500<br>\$ 8,000<br>\$ 11,250 |
| IRA, Roth IRA, Non-Deductible IRA<br>Catch up provision age 50+                               | \$ 7,500<br>\$ 1,100               |
| Simple IRA<br>Catch up provision age 50-59 OR 64+<br>Catch up provision age 60-63             | \$ 17,000<br>\$ 4,000<br>\$ 5,250  |
| Defined Contribution Plans<br>Catch up provision age 50+                                      | \$ 72,000<br>\$ 8,000              |

| Social Security                  |  |                                    |
|----------------------------------|--|------------------------------------|
|                                  | Employee Pays  | Employer Pays                      |
| Social Security Tax (OASDI)      | 6.2% on maximum earnings \$184,500   | 6.2% on maximum earnings \$184,500 |
| Medicare Tax                     | 1.45%<br>No earning limit  | 1.45%<br>No earning limit          |
| Total FICA                       | 7.65%  | 7.65%                              |
| Additional                       | 0.90%  | 0.90%                              |
| Medicare Tax (earnings criteria) | \$ 250,000 married filing jointly<br>\$ 125,000 married filing separately<br>\$ 200,000 single and all other taxpayers |                                    |

## Traditional IRA income phase-out ranges for 2026 are:

- **\$81,000 to \$91,000** - Single taxpayers covered by a workplace retirement plan.
- **\$129,000 to \$149,000** - Married couples filing jointly. This applies when the spouse making the IRA contribution is covered by a workplace retirement plan.
- **\$242,000 to \$252,000** - A taxpayer not covered by a workplace retirement plan married to someone who is covered.
- **\$0 to \$10,000** - Married filing separate return. This applies to taxpayers covered by a workplace retirement plan.

## Roth IRA contributions income phase-out ranges for 2026 are:

- **\$153,000 to \$168,000** - Single taxpayers and heads of households.
- **\$242,000 to \$252,000** - Married, filing jointly.
- **\$0 to \$10,000** - Married, filing separately.

| Important Tax Deadlines and Dates |   |
|-----------------------------------|---|
| Date                              | Activity  |
| Jan 15, 2026                      | 4th quarter 2025 estimated tax payment due  |
| Jan 26, 2026                      | Estimated start of the 2025 tax season  |
| Feb 2, 2026                       | Due date for employers to send W-2  |
| Feb 2, 2026                       | Certain 1099 forms are sent   |
| Feb 16, 2026                      | Reclaim your exemption from withholding   |
| Apr 1, 2026                       | Required minimum distribution due if you turned 73 in 2025                                      |
| Apr 15, 2026                      | Tax day (unless extended due to local state holiday, natural disasters)                         |
| Apr 15, 2026                      | Deadline to file 4868 and request an extension  |
| Apr 15, 2026                      | Deadline to make IRA and HSA contributions for 2025 tax year                                    |
| Apr 15, 2026                      | First quarter 2026 estimated tax payment due  |
| Jun 15, 2026                      | Second quarter 2026 estimated tax payment due   |
| Sep 15, 2026                      | Third quarter 2026 estimated tax payment due  |
| Oct 15, 2026                      | Deadline to file your extended 2025 tax return  |
| Dec 31, 2026                      | Required minimum distributions must be taken for individuals age 73 or older by the end of 2026 |
| Jan 15, 2027                      | Fourth quarter 2026 estimated tax payment due   |

| 2026 Tax Brackets |                             |                             |                             |                             |
|-------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|
| Rate              | Single                      | Married, Filing Jointly     | Married, Filing Separately  | Head of Household           |
| 10%               | \$0 to \$12,400             | \$0 to \$24,800             | \$0 to \$12,400             | \$0 to \$17,700             |
| 12%               | Over \$12,401 to \$50,400   | Over \$24,801 to \$100,800  | Over \$12,401 to \$50,400   | Over \$17,701 to \$67,450   |
| 22%               | Over \$50,401 to \$105,700  | Over \$100,801 to \$211,400 | Over \$50,401 to \$105,700  | Over \$67,451 to 105,700    |
| 24%               | Over \$105,701 to \$201,775 | Over \$211,401 to \$403,550 | Over \$105,701 to \$201,775 | Over \$105,701 to \$201,750 |
| 32%               | Over \$201,776 to \$256,225 | Over \$403,551 to \$512,450 | Over \$201,776 to \$256,225 | Over \$201,751 to 256,200   |
| 35%               | Over \$256,226 to \$640,600 | Over \$512,451 to \$768,700 | Over \$256,226 to \$384,350 | Over \$256,201 to \$640,600 |
| 37%               | Over \$640,601              | Over \$768,701              | Over \$384,351              | Over \$640,601              |

| Health Savings Account Contribution Limits |          |
|--|----------|
| Individuals                                | \$ 4,400 |
| Families                                   | \$ 8,750 |
| Catch up provision age 55+                 | \$ 1,000 |

| 2026 Standard Deduction         |            |
|---------------------------------|------------|
| Tax-Filing Status               | Deductions |
| Single                          | \$ 16,100  |
| Married, filing jointly         | \$ 32,200  |
| Married, filing separately      | \$ 16,100  |
| Head of household               | \$ 24,150  |
| >65 Single or Head of Household | \$ 2,050   |
| >65 Married, filing jointly     | \$ 3,300   |
| >65 Married, filing separately  | \$ 1,650   |

| 2026 Standard Deduction      |               |
|------------------------------|---------------|
| Max estate, gift & GST rate  | 40%           |
| Estate, gift & GST exclusion | \$ 15,000,000 |
| Annual gift exclusion        | \$ 19,000     |

| 2026 Capital Gains Tax Brackets (For taxes due in April 2027) |                      |              |              |
|---|----------------------|--------------|--------------|
| Tax-Filing Status   | Rate for Income Over |              |              |
|   | 0% Tax Rate          | 15% Tax Rate | 20% Tax Rate |
| Single  | \$ 0                 | \$ 49,451    | \$ 545,500   |
| Married, filing jointly                                       | \$ 0                 | \$ 98,901    | \$ 613,700   |
| Married, filing separately                                    | \$ 0                 | \$ 49,451    | \$ 306,850   |
| Head of household   | \$ 0                 | \$ 66,201    | \$ 579,600   |

| 2026 Alternative Minimum Tax Exemptions |                  |                    |
|---|------------------|--------------------|
| Tax-Filing Status                       | Exemption Amount | Phaseout Threshold |
| Unmarried Individuals                   | \$ 90,100        | \$ 500,000         |
| Married, filing jointly                 | \$ 140,200       | \$ 1,000,000       |

| Uniform Lifetime Table |                            |
|------------------------|----------------------------|
| Age                    | Life Expectancy (in years) |
| 72                     | 27.4                       |
| 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                        |