

## 2026 Tax Brackets

Filing Status	10%	12%	22%	24%	32%	35%	37%
Married, Filing Jointly	\$0 - 24,800	\$24,801 - \$100,800	\$100,801 - \$211,400	\$211,401 - \$403,550	\$403,551 - \$512,450	\$512,451 - \$768,700	\$768,701+
Single	\$0 - \$12,400	\$12,401 - \$50,400	\$50,401 - \$105,700	\$105,701 - \$201,775	\$201,776 - \$256,225	\$256,226 - \$640,600	\$640,601+
Married, Filing Separate	\$0 - \$12,400	\$12,401 - \$50,400	\$50,401 - \$105,700	\$105,701 - \$201,775	\$201,776 - \$256,225	\$256,226 - \$384,350	\$384,351+
Head of Household	\$0 - \$17,000	\$17,001 - \$67,450	\$67,451 - \$105,700	\$105,701 - \$201,750	\$201,751 - \$256,200	\$256,201 - \$640,600	\$640,601+
Estates & Trust	\$0 - \$3,300	-	-	\$3,301 - \$11,700		\$11,701 - \$16,000	\$16,001+

## 2026 Long-term Capital Gains & Qualified Dividend Rates For Taxable Income

Filing Status	0%	15%	20%	+3.8% NIIT	Net Capital Loss Limit
Married, Filing Jointly	\$0 - \$98,900	\$98,901 - \$613,700	\$613,701+	+\$250,000 MAGI <sub>1</sub>	\$3,000
Single	\$0 - \$49,450	\$49,451 - \$545,500	\$545,501+	+\$200,000 MAGI <sub>1</sub>	\$3,000
Married, Filing Separate	\$0 - \$49,450	\$49,451 - \$306,850	\$306,851+	+\$125,000 MAGI <sub>1</sub>	\$1,500
Head of Household	\$0 - \$66,200	\$66,201 - \$579,600	\$579,601+	+\$200,000 MAGI <sub>1</sub>	\$3,000
Estates & Trust	\$0 - \$3,300	\$3,301 - \$16,250	\$16,251+	+\$16,000 MAGI <sub>1</sub>	\$0 & \$3,000 income

Net Investment Income Tax (NIIT) is taxed on the lesser of: 1. Income exceeding MAGI<sub>1</sub> threshold or 2. NIIT

## Retirement

IRA & Roth IRA Contributions		Qualified Plan Contributions	
Under Age 50	\$7,500	401(k), 403(b), 457, SARSEP	\$24,500
Age 50+	\$8,600	Age 50-59 & 64+	\$32,500
Phaseout for Deducting IRA Contributions		Age 60-63	\$35,750
Married, Filing Jointly (Qualified Plan Participants)	\$129,000 - \$149,000 MAGI <sub>1</sub>	Prior year income limit for pretax & Roth catch-up contributions	\$150,000
Married, Filing Jointly <sub>2</sub>	\$242,000 - \$252,000 MAGI <sub>1</sub>	Limit on additions to defined contribution plan (excluding catch-up)	\$72,000
Single & Head of Household	\$81,000 - \$91,000 MAGI <sub>1</sub>	Benefit limit on defined benefit plan	\$290,000
Phaseout of Roth Contribution Eligibility		Highly compensated employee makes	\$160,000
Married, Filing Jointly	\$242,000 - \$252,000 MAGI <sub>1</sub>	Annual compensation taken into account for qualified plans	\$360,000
Married, Filing Separately	\$0 - \$10,000 MAGI <sub>1</sub>	<b>Required Minimum Distributions</b>	
Single	\$153,000 - \$168,000 MAGI <sub>1</sub>	Age	Divisor
SEP IRA Contributions		73	26.5
Up to 25% of compensation	Limit = \$72,000	83	17.7
To Participate in SEP	\$800	74	25.5
SIMPLE IRA Contributions		84	16.8
Under Age 50	\$17,000	75	24.6
Age 50-59 & 64+	\$21,000	85	16
Age 60-63	\$22,250	76	23.7
Health Savings Account Contributions		86	15.2
Individual Coverage	\$4,400	77	22.9
Family Coverage	\$8,750	87	14.4
Age 55+ Catch-up Contribution	+\$1,000	78	22
Trump Account Contributions		88	13.7
Age 0-17	\$5,000	79	21.1
		89	12.9
		80	20.2
		90	12.2
		81	19.4
		91	11.5
		82	18.5
		92	10.8

If sole beneficiary is a spouse who is 10+ years younger - use Joint Life Expectancy Table

## Education

529 Education Savings Plans	
Contribution Limit (individual)	\$19,000 per year before gift tax
Contribution Limit (couples)	\$38,000 per year before gift tax
Accelerate 5-year gifting (individual)	\$95,000
Accelerate 5-year gifting (couples)	\$190,000
Student Loan Interest	
Deduction Limit	\$2,500
Phaseout - Single	\$85,000 - \$100,000 MAGI <sub>1</sub>
Phaseout - Joint	\$175,000 - \$205,000 MAGI <sub>1</sub>
Phaseout of Tax-Free Savings Bond Interest	
Single	\$101,800 - \$116,800 MAGI <sub>1</sub>
Joint	\$152,650 - \$182,650 MAGI <sub>1</sub>
Lifetime Learning Credits	
Maximum Credit	\$2,000
Phaseout - Single	\$80,000 - \$90,000 MAGI <sub>1</sub>
Phaseout - Joint	\$160,000 - \$180,000 MAGI <sub>1</sub>
American Opportunity Tax Credit	
Maximum Credit	\$2,500
Phaseout - Single	\$80,000 - \$90,000 MAGI <sub>1</sub>
Phaseout - Joint	\$160,000 - \$180,000 MAGI <sub>1</sub>

## Deductions

Filing Status	Standard Deduction
Married, Filing Jointly	\$32,200
Single	\$16,100
Married, Filing Separate	\$16,100
Head of Household	\$24,150
Blind or 65+: Additional \$1,000; \$2,000 if single and not a surviving spouse	
Additional Deductions	
Enhanced Senior Deduction Per Person (65+)	\$6,000
Phaseout (Single)	\$75,000 - \$175,000 MAGI <sub>1</sub>
Phaseout (Joint)	\$150,000 - \$250,000 MAGI <sub>1</sub>
Increased S.A.L.T. Deductions	\$10,000 - \$40,000
New Deductions Available on:	Tips, Overtime, and Interest on American-made cars
Charitable Deductions for Non-itemizers	Single = \$1,000 Joint = \$2,000

## Estate & Gift Tax

Transfer Tax Rate (Max)	40%
Federal Gift, Estate, and Generation-Skipping Tax Exemption	\$15,000,000
Washington Estate Tax Exemption	\$3,076,000
Annual Gift Tax Exclusion	\$19,000

## Kiddie Tax

Unearned income that is tax free	\$0 - \$1,350
Unearned income taxed at child's rate	\$1,351 - \$2,700
Unearned income taxed at Parent's tax rate	\$2,700+

1 - MAGI = Modified Adjusted Gross Income  
2 - Phaseout occurs when an IRA contributor isn't a qualified plan participant, but the spouse is