

## 2026 Income Tax

Standard Deduction	
Single or Married filing separately	\$16,100
Married, filing jointly	\$32,200
Head of household	\$24,150
Personal exemption	\$0

Long-Term Capital Gains and Qualified Dividends			
Single		Married Filing Jointly	
\$0 - \$49,450	0%	\$0 - \$98,900	0%
\$49,451 - \$545,500	15%	\$98,901 - \$613,700	15%
Over \$545,500	20%	Over \$613,700	20%

Head of Household		Married Filing Separately	
\$0 - \$66,200	0%	\$0 - \$49,450	0%
\$66,201 - \$579,600	15%	\$49,451 - \$306,850	15%
Over \$579,600	20%	Over \$306,850	20%

## Other tax information

Standard Deduction	
Gift tax annual exclusion	\$19,000
Highest gift tax rate	40%
Estate tax exclusion amount	\$15,000,000
Gift tax lifetime exemption	\$15,000,000
Generation skipping transfer tax exclusion	\$15,000,000

## 2026 Federal Income Tax Rates

### Taxable income between:

Unmarried Individuals		Married, Filing Jointly	
\$0 - \$12,400	10%	\$0 - \$24,800	10%
\$12,401 - \$50,400	12%	\$24,801 - \$100,800	12%
\$50,401 - \$105,700	22%	\$100,801 - \$211,400	22%
\$105,701 - \$201,775	24%	\$211,401 - \$403,550	24%
\$201,776 - \$256,225	32%	\$403,551 - \$512,450	32%
\$256,226 - \$640,600	35%	\$512,451 - \$768,700	35%
Over \$640,600	37%	Over \$768,700	37%

Head of Household		Married, Filing Separately	
\$0 - \$17,700	10%	\$0 - \$12,400	10%
\$17,701 - \$67,450	12%	\$12,401 - \$50,400	12%
\$67,450 - \$105,700	22%	\$50,401 - \$105,700	22%
\$105,701 - \$201,775	24%	\$105,701 - \$201,775	24%
\$201,776 - \$256,200	32%	\$201,776 - \$256,225	32%
\$256,201 - \$640,600	35%	\$256,226 - \$384,350	35%
Over \$640,600	37%	Over \$384,350	37%

## Retirement Plans

IRA/Roth IRA	
IRA Contribution (under age 50) / Roth IRA	\$7,500
IRA contribution (50 and older) / Roth IRA	\$8,600
IRA deduction phase-out (qualified plan participant)	
Single or HOH	\$81,000 - \$91,000
Married, filing jointly	\$129,000 - \$149,000
Married, filing separately	\$0 - \$10,000
Spousal IRA deduction phase-out	\$242,000 - \$252,000
Phase-Out of Roth IRA Contribution Eligibility	
Single	\$153,000 - \$168,000
Married, filing jointly	\$242,000 - \$252,000
Married, filing separately	\$0 - \$10,000
Employer Sponsored Retirement Plans (SEP)	
SEP contributions: up to 25% of compensation (limit \$72,000)	
Minimum compensation for SEP participant	\$800
Simple Plan	
Simple elective deferral (under age 50)	\$17,000
Simple elective deferral (50 and older)	\$21,000
Simple elective deferral Super Catch up - Age 60-63	\$22,250
Individual 401(k)	
Employer contribution	Up to 25% of compensation
Employee salary deferral (under 50)	\$24,500
Employee salary deferral (50 -59)	\$32,500
Employee salary deferral (60-63)	\$35,750
Employee salary deferral (64 and older)	\$32,500
Total employer & employee additions	\$72,000
	\$80,000 (age 50-59 and 64 and older)
	\$83,250 (age 60-63)
Other Retirement Plans	
403(b), 457, and SARSEP elective deferral (under 50)**	\$24,500
403(b), 457, and SARSEP elective deferral (50 & older)	\$32,500
Section 415 limit on additions to defined contribution plans	\$72,000
Section 415 limit on defined benefit plans	\$290,000
Highly compensated employee	\$160,000
Annual limit on includible compensation	\$360,000

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