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FEDERAL INCOME TAX BRACKETS

Single / MFS — Taxable Income		MFJ / QW — Taxable Income	
10%	\$0 – \$12,400	10%	\$0 – \$24,800
12%	\$12,401 – \$50,400	12%	\$24,801 – \$100,800
22%	\$50,401 – \$105,700	22%	\$100,801 – \$211,400
24%	\$105,701 – \$201,775	24%	\$211,401 – \$403,550
32%	\$201,776 – \$256,225	32%	\$403,551 – \$512,450
35%	\$256,226 – \$640,600	35%	\$512,451 – \$768,700
37%	Over \$640,600	37%	Over \$768,700

LONG-TERM CAPITAL GAINS & QUALIFIED DIVIDENDS

Rate	Single	Married Filing Jointly	Head of Household
0%	\$0 – \$49,450	\$0 – \$98,900	\$0 – \$66,200
15%	\$49,451 – \$545,500	\$98,901 – \$613,700	\$66,201 – \$579,600
20%	Over \$545,500	Over \$613,700	Over \$579,600

NIIT: additional 3.8% on net investment income for MAGI over \$200,000 (single) / \$250,000 (MFJ). Short-term gains taxed as ordinary income.

Standard Deduction	2026
Single / MFS	\$16,100
Married Filing Jointly	\$32,200
Head of Household	\$24,150
Age 65+ add-on (Single)	+\$2,050
Age 65+ add-on (MFJ, each)	+\$1,650
Senior Bonus (age 65+)*	+\$6,000

Retirement Contribution Limits	2026
401(k) / 403(b) / 457	\$24,500
Catch-up (age 50–59 / 64+)	+\$7,500
Super Catch-up (age 60–63)	+\$11,250
Traditional / Roth IRA	\$7,500
IRA Catch-up (age 50+)	+\$1,100
SEP-IRA (25% of comp)	\$70,000
SIMPLE IRA	\$16,500
HSA — Self Only	\$4,400
HSA — Family	\$8,750
HSA Catch-up (55+)	+\$1,000

**Senior Bonus phases out at 6% for MAGI over \$75,000 (single) / \$150,000 (MFJ). Temporary through 2028.*

Estate & Gift Tax	2026
Estate Tax Exemption (per person)	\$15,000,000
Married Couple Combined	\$30,000,000
Annual Gift Tax Exclusion	\$19,000
Non-Citizen Spouse Exclusion	\$190,400
Top Estate / Gift Tax Rate	40%
GST Tax Exemption	\$15,000,000

AMT & Other Key Figures	2026
AMT Exemption — Single	\$90,100
AMT Exemption — MFJ	\$140,200
AMT Phase-out — Single	Above \$500,000
AMT Phase-out — MFJ	Above \$1,000,000
Social Security Wage Base	\$176,100
Medicare Tax Rate	1.45%
Add. Medicare Tax (>\$200K single)	0.9%
SALT Cap (OBBBA, MFJ)	\$40,400
Child Tax Credit (per child)	\$2,200

SALT cap increases 1%/yr through 2029, then reverts to \$10,000 in 2030. Phase-out above ~\$505,000 MAGI.

ROTH IRA INCOME PHASE-OUT RANGES

Filing Status	Phase-Out Begins	Phase-Out Ends
Single / Head of Household	\$150,000	\$165,000
Married Filing Jointly	\$242,000	\$252,000
Married Filing Separately	\$0	\$10,000

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