

Tax Bracket

Taxable Income Between:

Single

\$0-\$12,400	10%
\$12,401-\$50,400	12%
\$50,401-\$105,700	22%
\$105,701-\$201,775	24%
\$201,776-\$256,225	32%
\$256,226-\$640,600	35%
\$640,601+	37%

Married, Filing Separately

\$0-\$12,400	10%
\$12,401-\$50,400	12%
\$50,401-\$105,700	22%
\$105,701-\$201,775	24%
\$201,776-\$256,225	32%
\$256,226-\$384,350	35%
\$384,351+	37%

Head of Household

\$0-\$17,700	10%
\$17,701-\$67,450	12%
\$67,451-\$105,700	22%
\$105,701-\$201,750	24%
\$201,751-\$256,200	32%
\$256,201-\$640,600	35%
\$640,601+	37%

Married, Filing Jointly

\$0-\$24,800	10%
\$24,801-\$100,800	12%
\$100,801-\$211,400	22%
\$211,401-\$403,550	24%
\$403,551-\$512,450	32%
\$512,451-\$768,700	35%
\$768,701+	37%

Estates and Trusts

\$0-\$3,330	10%
\$3,301-\$11,700	24%
\$11,701-\$16,000	35%
\$16,001+	37%

Health Savings Account**Contribution Limits**

Individual	\$4,400
Family	\$8,750
Age 55 and Over Catch Up	\$1,000

Income Tax**Long-Term Capital Gains & Qualified Dividend Tax
Taxable Income Thresholds****Single**

\$49,451-\$545,500	15%
\$545,501+	20%

Married, Filing Separately

\$49,451-\$306,850	15%
\$306,851+	20%

Head of Household

\$66,201-\$579,600	15%
\$579,601+	20%

Married, Filing Jointly

\$98,901-\$613,700	15%
\$613,701+	20%

Estates and Trusts

\$3,301-\$16,250	15%
\$16,251+	20%

Standard Deduction

Single	\$16,100
Married, Filing Separately	\$16,100
Head of Household	\$24,150
Married, Filing Jointly	\$32,200

Dependent: greater of \$1,350 or \$450 plus earned income
Blind or over 65: Additional deduction of \$1,650 if married; \$2,050 if single or head of household
65 or over: Temporary extra deduction of \$6,000, subject to phase-out

Kiddie Tax: Over \$2,700 of unearned income is taxed at the parents' rate

Charitable deduction: Taxpayers taking standard deduction can also claim a separate charitable deduction for cash gifts; \$1,000 if single or \$2,000 if married filing jointly

Medicare Tax

Additional Medicare Payroll Tax 0.90%
(Applies to an individual's wages/self-employment income exceeding)*

Unearned Income Medicare Tax 3.80%
(Applies to lesser of net investment income or MAGI exceeding)*

Medicare Tax Thresholds*

Single	\$200,000
Married, Filing Separately	\$125,000
Married, Filing Jointly	\$250,000
Estates and Trusts	\$16,000

Capital Loss Limitation

Single	\$3,000
Married, Filing Separately	\$1,500
Married, Filing Jointly	\$3,000

Alternative Minimum Tax (AMT)**Single or Head of Household**

Maximum Exemption	\$90,100
Exemption Phaseout Threshold	\$500,000

Married, Filing Separately

Maximum Exemption	\$70,100
Exemption Phaseout Threshold	\$500,000

Married, Filing Jointly

Maximum Exemption	\$140,200
Exemption Phaseout Threshold	\$1,000,000

Estate, Gift & Generation Skipping Tax

Annual Gift Exclusion	\$19,000
Highest Transfer Tax Rate	40%
Estate Tax Exclusion	\$15,000,000 ¹
Gift Tax Exclusion	\$15,000,000 ¹
Generation-Skipping Transfer Tax Exemption	\$15,000,000 ²

Education**529 Plan Contributions**

Annual Gift Exclusion Value	\$19,000 per yr.
Accelerate Five Years of Gifting Into One Year	
Per Individual/Couple	\$95,000/\$190,000

American Opportunity Education Tax Credit

Maximum Credit	\$2,500
Phaseout—Single	\$80,000-\$90,000
Phaseout—Married, Filing Jointly	
	\$160,000-\$180,000

Lifetime Learning Credits

Maximum Credit	\$2,000
Phaseout—Single	\$80,000-\$90,000
Phaseout—Married, Filing Jointly	
	\$160,000-\$180,000

Student Loan Interest

Deduction Limit	\$2,500
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Phaseout for Interest Deduction

Single	\$85,000-\$100,000
Married, Filing Jointly	\$175,000-\$205,000

Retirement**Traditional IRA and Roth IRA Contributions**

Under Age 50	\$7,500
Age 50 and Over	\$8,600

Phaseout**Traditional IRA Deductibility (MAGI)**

Contribution for qualified plan participant (fully deductible if not a participant)

Single or Head of Household	\$81,000-\$91,000
Married, Filing Separately	\$0-\$10,000
Married, Filing Jointly	\$129,000-\$149,000

Spousal IRA

Single or Head of Household	\$81,000-\$91,000
Married, Filing Separately	\$0-\$10,000
Married, Filing Jointly	\$242,000-\$252,000

Roth Contribution Eligibility (MAGI)

Single	\$153,000-\$168,000
Married, Filing Separately	\$0-\$10,000
Married, Filing Jointly	\$242,000-\$252,000

SEP Contribution

Lesser of \$72,000 or 25% of compensation. Minimum compensation to participate in SEP is \$800.

SIMPLE Elective Deferral

Under age 50	\$17,000
Age 50 & Over	\$21,000
Age 60-63	\$22,250

401(k), 403(b), 457(b), and SARSEP (Includes Roth 401(k) and Roth 403(b) Contributions)

Under Age 50	\$24,500
Age 50 & Over	\$32,500
Age 60-63	\$35,750

Limit on Additions to Defined Contribution Plan

Annual Benefit Limit on Defined Benefit Plan	\$290,000
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Highly Compensated Employee Earnings

Annual Compensation Taken Into Account for Qualified Plans \$360,000

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