

2026 ANNUAL LIMITS RELATING TO FINANCIAL PLANNING

RETIREMENT PLANS	
Elective deferrals 401(k), 403(b), 457, and SARSEPs	\$24,500
Catch-up contribution	\$8,000
Age 60-63 catch-up contribution	\$11,250
Starter 401(k)	\$6,000
Age 50+ catch-up contribution	\$1,100
Defined contribution (\$415(c)(1)(A))	\$72,000
Defined benefit (\$415(b)(1)(A))	\$290,000
SIMPLE Plan (5)	\$17,000
Age 50+ catch-up contribution	\$4,000
Age 60-63 catch-up contribution	\$5,250
Maximum includible compensation	\$360,000
HCE Lookback to 2025	\$160,000
HCE Lookback to 2026	\$160,000
Key employee (top-heavy plan)	>\$235,000
SEP participation limit	\$800
IRA or Roth IRA contribution limit	\$7,500
IRA or Roth IRA catch-up	\$1,100
IRA deduction phaseout for active participants	
Single	\$81,000-\$91,000
Married filing jointly	\$129,000-\$149,000
Married filing separately	0-\$10,000
Non-active participant married to active participant	\$242,000-\$252,000
Roth IRA Phaseout	
Single	\$153,000-\$168,000
Married filing jointly	\$242,000-\$252,000
SOCIAL SECURITY	
SS Wage Base	\$184,500
FICA Tax Rate - employee (3)	7.65%
SECA Tax Rate - self employed	15.3%
Earnings limitation:	
Below FRA (\$1 for \$2)	\$24,480
Persons reaching FRA (\$1 for \$3)	\$65,160
(Applies only to earnings for months prior to attaining FRA)	
Social Security cost-of-living adjustment	2.8%
Quarter of coverage	\$1,890
Maximum benefit: worker retiring at FRA	\$4,152
Estimated average monthly benefit	\$2,071

HEALTH SAVINGS ACCOUNT	
Minimum Deductible Amount	
Single	\$1,700
Family	\$3,400
Maximum Out-of-Pocket Amount	
Single	\$8,500
Family	\$17,000
HSA Statutory Contribution Maximum	
Single	\$4,400
Family	\$8,750
Catch-up contributions (age 55 or older)	\$1,000

ESTATE AND GIFT TAX	
Annual gift tax exclusion	\$19,000
Estate and gift tax basic exclusion	\$15,000,000
Applicable credit amount	\$5,945,800
Generation skipping exemption	\$15,000,000
Maximum estate tax rate (4)	40%

STANDARD MILEAGE RATES	
Business Use	\$0.725 / per mile
Charitable Use (Not Indexed)	\$0.14 / per mile
Medical Use	\$0.205 / per mile

MISCELLANEOUS ITEMS	
PBGC maximum monthly benefit (at age 65)	\$7,789.77
LTC per diem limit	\$430
LTC premium as medical expense limitation	
Age 40 or Under	\$500
Age 41-50 Age	\$930
51-60 Age 61-70	\$1,860
Age 71 or Older	\$4,960
	\$6,200
Qualified Transportation Fringes (monthly)	
Commuter highway vehicle/transit pass	\$340
Qualified parking	\$340
Qualified Longevity Annuity Contract	\$210,000 Max
Health Care Flexible Spending Account	\$3,400 Max
Health Care FSA Carryover Amount	\$680 Max

MEDICARE	
Monthly Premium:	
PART A: (1)	\$565
PART B: (2)	\$202.90
Part A:	
First 60 days—patient pays a deductible	\$1,736
Next 30 days—patient pays per day	\$434
Next 60 days (lifetime reserve days) patient pays per day	\$868
Skilled Nursing Benefits:	
First 20 days—patient pays per day	\$0
Next 80 days—patient pays per day	\$217
Over 100 days—patient pays per day	All Costs
Part B:	
Deductible	\$283
Coinsurance	20%
Part D (Prescription Standard Benefit Model):	
Deductible	\$615
Out-of-pocket threshold	\$2,100
*Once the beneficiary reaches their \$2,100 limit, they will qualify for catastrophic coverage and pay no additional out-of-pocket costs.	

2026 MEDICARE PART B PREMIUM RATES:			
YOU PAY		If your 2024 income was:	
PREMIUM	PART D SURCHARGE	SINGLE	MARRIED COUPLE
\$202.90	\$0.00	\$109,000 or less	\$218,000 or less
\$284.10	\$14.50	\$109,001-\$137,000	\$218,001-\$274,000
\$405.80	\$37.50	\$137,001-\$171,000	\$274,001-\$342,000
\$527.50	\$60.40	\$171,001-\$205,000	\$342,001-\$410,000
\$649.20	\$83.80	\$205,001-\$500,000	\$410,001-\$750,000
\$689.90	\$91.00	Above \$500,000	Above \$750,000
YOU PAY	PART D SURCHARGE	If you are married filing separately and your 2024 income was:	
\$202.90	\$0	\$109,000 or less	
\$649.20	\$83.30	\$109,001-\$391,000	
\$689.90	\$91.00	Above \$391,000	

- The Part A premium of \$565 per month applies to persons who have fewer than 30 quarters of coverage under Social Security. For those having 30-39 quarters, the Part A Premium is \$311 per month.
- Beneficiaries not subject to the "hold harmless" provision includes persons not receiving Social Security, those who enroll in Part B for the first time in 2026, dual eligible beneficiaries who have their premiums paid by Medicaid, and beneficiaries who pay an additional income-related premium. See Premium rates (Figure 1).
- The FICA tax rate is comprised of two separate payroll taxes: Employer portion—6.20% for Old-Age, Survivors, and Disability Insurance (OASDI), and 1.45% for Hospital Insurance (HI); Employee portion—6.20% for Old-Age, Survivors, and Disability Insurance (OASDI), and 1.45% for Hospital Insurance (HI). For self-employed, the SECA is 12.40% for OASDI and 2.90% for HI.
- A deceased spouse's unused credit amount is portable to a surviving spouse.
- Businesses with 25 or fewer employees can increase these limits by 10% to \$18,100 and \$3,850.

EDUCATION	
EE bonds for education—exclusion phaseout	
Single	\$101,800-\$116,800
Married filing jointly	\$152,650-\$182,650
Coverdell Education Savings Account (\$2,000 limit) phaseout	
Single	\$95,000-\$110,000
Married filing jointly	\$190,000-\$220,000
Lifetime Learning Credit—20% of qualified expenses up to \$10,000	
Single	\$80,000-\$90,000
Married filing jointly	\$160,000-\$180,000
American Opportunity tax credit—maximum of \$2,500	
100% up to \$2,000 of qualified expenses	
25% on next \$2,000—phaseout:	
Single	\$80,000-\$90,000
Married filing jointly	\$160,000-\$180,000
Education loan deduction (\$2,500) phaseout	
Unmarried	\$85,000-\$100,000
Married filing jointly	\$175,000-\$205,000

Source: College For Financial Planning (www.CFFP.edu)

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LTCG AND QUALIFIED DIVIDEND RATES BASED ON TAXABLE INCOME				
Filing Status	0% Rate	15% Rate	20% Rate	
Single	up to \$49,450	\$49,451-\$545,500	over \$545,500	
Head of household	up to \$66,200	\$66,201-\$579,600	over \$579,600	
Married filing jointly	up to \$98,900	\$98,901-\$613,700	over \$613,700	
Married filing separately	up to \$49,450	\$49,451-\$306,850	over \$306,850	
Estates and trusts	up to \$3,300	\$3,301-\$16,250	over \$16,250	
2026 TAX RATE SCHEDULES				
If Taxable Income Is		Then the Gross Tax Payable Is:		
Over	But Not Over	Amount	Plus (Percent)	Of the Amount Over
SINGLE TAXPAYERS (other than surviving spouses and heads of households)				
\$0	\$12,400	10% of taxable income		
\$12,400	\$50,400	\$1,240	12%	\$12,400
\$50,400	\$105,700	\$5,800	22%	\$50,400
\$105,700	\$201,775	\$17,966	24%	\$105,700
\$201,775	\$256,225	\$41,024	32%	\$201,775
\$256,225	\$640,000	\$58,448	35%	\$256,225
\$640,600	--	\$192,979.25	37%	\$640,600
HEAD OF HOUSEHOLD				
\$0	\$17,700	10% of taxable income		
\$17,700	\$67,450	\$1,770	12%	\$17,700
\$67,450	\$105,700	\$7,740	22%	\$67,450
\$105,700	\$201,750	\$16,155	24%	\$105,700
\$201,750	\$256,200	\$39,207	32%	\$201,750
\$256,200	\$640,600	\$56,631	35%	\$256,200
\$640,600	--	\$191,171.00	37%	\$640,600
MARRIED INDIVIDUALS (and surviving spouses) FILING JOINT RETURNS				
\$0	\$24,800	10% of taxable income		
\$24,800	\$100,800	\$2,480	12%	\$24,800
\$100,800	\$211,400	\$11,600	22%	\$100,800
\$211,400	\$403,350	\$35,932	24%	\$211,400
\$403,350	\$512,450	\$82,048	32%	\$403,350
\$512,450	\$768,700	\$116,896	35%	\$512,450
\$768,700	--	\$206,583.50	37%	\$768,700
MARRIED INDIVIDUALS FILING SEPARATE RETURNS				
\$0	\$12,400	10% of taxable income		
\$12,400	\$50,400	\$1,240	12%	\$12,400
\$50,400	\$105,700	\$5,800	22%	\$50,400
\$105,700	\$201,775	\$17,966	24%	\$105,700
\$201,775	\$256,225	\$41,024	32%	\$201,775
\$256,225	\$384,350	\$58,448	35%	\$256,225
\$384,350	--	\$103,291.75	37%	\$384,350
FIDUCIARY (estates and trusts) TAXPAYERS				
\$0	\$3,300	10% of taxable income		
\$3,300	\$11,700	\$330	24%	\$3,300
\$11,700	\$16,000	\$2,346	35%	\$11,700
\$16,000.00	--	\$3,851	37%	\$16,000

	AMT	Exemption	Phaseout
--	Single	\$90,100	\$500,000- \$680,200
	Married-joint	\$140,200	\$1M - \$1,280,400
	Married- separate	\$70,100	\$500,000- \$640,200
	Trusts and estates	\$31,400	\$104,800- \$167,600

INCOME TAX	
Standard Deduction	
Single	\$16,100
Married filing jointly	\$32,200
Head of household	\$24,150
Married filing separately	\$16,100
Kiddie tax limited standard deduction	\$1,350
<i>*Individual eligible to be claimed as dependent—greater of \$1,350 or earned income plus \$450, not to exceed full standard deduction of \$16,100.</i>	
Aged or blind additional deduction	
Single	\$2,050
Married (each spouse)	\$1,650
Section 179	
Maximum Election	\$2,560,000
Phaseout	\$4,090,000
Adoption Credit	
Maximum Election	\$17,670
Phaseout	\$265,080-\$305,080
Medicare Contribution tax and additional Medicare tax	
Single	\$200,000
Head of household	\$200,000
Married filing jointly	\$250,000
Child Tax Credit	
Dependent under age 17	\$2,200
Other dependents	\$500
Phaseout (\$50 for every \$1,000 over)	
Single	\$200,000
Married filing jointly	\$400,000
Business Deductions and Expenses	
Qualified Business Income Deduction	
Married filing jointly	\$403,500-\$553,500
Married filing separately	\$201,775-\$276,775
All other taxpayers	\$201,750-\$276,750
Limitation on Use of Cash Method of Accounting	
Gross receipts test limit (for 3 preceding years)	\$32,000,000
Excess Business Loss for Noncorporate Business	
Joint filers	\$512,000
All other taxpayers	\$256,000
IRS Tax Return Filing Penalties	
Failure to file	\$535.00

AMT Rates	
26% up to \$244,500 of AMT base (\$122,250 MFS)	
28% over \$244,500 of AMT base	