

FINANCIAL FIGURES QUICK GUIDE

Key Information and Data for 2026

Federal Income Tax Brackets & Rates

Rate	Single	Married Joint	Head of Household
10%	\$0-\$12,400	\$0-\$24,800	\$0-\$17,700
12%	\$12,401-\$50,400	\$24,801-\$100,800	\$17,701-\$67,450
22%	\$50,401-\$105,700	\$100,801-\$211,400	\$67,451-\$105,700
24%	\$105,701-\$201,775	\$211,401-\$403,550	\$105,701-\$201,775
32%	\$201,776-\$256,225	\$403,551-\$512,450	\$201,776-\$256,200
35%	\$256,226-\$640,600	\$512,451-\$768,700	\$256,201-\$640,600
37%	\$640,601 and up	\$768,701 and up	\$640,601 and up

Standard Deductions

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

ADDITIONAL DEDUCTIONS: If you are aged 65 or older, or blind, you can claim an additional standard deduction of \$2,050 this year if single or \$1,650 if married.

Retirement Plan Contribution Limits

	Contribution Limit	Catch-up Contribution** Limit
401(k), 403(b), 457, Thrift Savings Plan*	\$24,500	\$8,000
IRA and Roth IRA	\$7,500	\$1,100
SIMPLE IRA	\$17,000	\$4,000
Solo 401(k)	\$72,000	\$8,000
Simplified Employee Pension (SEP-IRA)	\$72,000	\$8,600***

*Not including employer contributions **For plan participants aged 50 or older in 2026 ***Only applies for employees permitted to make traditional IRA contributions to their SEP-IRA accounts

Income Limits

	Limit or Phase-Outs for Individual Filers	Limit or Phase-Outs for Married (Joint) Filers*
Traditional IRA	\$81,000-\$91,000	\$129,000-\$149,000**
Roth IRA	\$153,000-\$168,000	\$242,000-\$252,000
Retirement Saver's Credit***	\$40,250 (\$60,375 if HOH)	\$80,500

*If one spouse has a workplace account and the other doesn't, the other can claim the full deduction on their IRA contribution until the couple's income exceeds \$242,000 **If the contributing spouse has access to a retirement plan ***The Saver's Credit is a nonrefundable credit worth 50%, 20%, or 10% of up to \$2,000 of eligible retirement contributions per person (depending on AGI and filing status).

Social Security

Full Retirement Age (Depending on Year Born)	67
Maximum Possible Monthly Benefit (at FRA)	\$4,152
Retirement Earnings Exempt Amounts	\$24,480/year under FRA
Based on Normal Retirement Age (NRA)	\$65,160/year FRA reached No limit after NRA

Social Security Taxable Benefits

Filing Status	Provisional Income*	S.S. Amount Subject to Tax
Single, HOH, Qualifying Widow(er)**	\$0-\$25,000 \$25,001-\$34,000 \$34,001+	\$0 Up to 50% Up to 85%
Married Filing Jointly	\$0-\$32,000 \$32,001-\$44,000 \$44,001+	\$0 Up to 50% Up to 85%
Married Filing Separately (Living Together)	\$0+	Up to 85%

*Provisional income is derived by adding the individual's Adjusted Gross Income, tax-free interest, 50% of Social Security benefits, and any other tax-free benefits. **Also married filing separately and living apart from spouse.

Health Savings Accounts, High Deductible Health Plans

	Individual	Family	Catch-up Contribution*
HSA Contribution Limit	\$4,400	\$8,750	\$1,000
HDHP Minimum Deductible	\$1,700	\$3,400	N/A
HDHP Max. Out-of-Pocket	\$8,500	\$17,000	N/A

*Age 55 or older

Child Tax Credit*

Maximum Credit	Income phaseouts begin at MAGI of:
\$2,200	\$400,000 (Married filing jointly) \$200,000 (All others)

*Subject to eligibility requirements

Estate Tax Rates		
Amount of Taxable Estate	Estate Tax Amount	Plus this % on amount in excess of lower limit
\$0-\$10,000	\$0	18%
\$10,001-\$20,000	\$1,800	20%
\$20,001-\$40,000	\$3,800	22%
\$40,001-\$60,000	\$8,200	24%
\$60,001-\$80,000	\$13,000	26%
\$80,001-\$100,000	\$18,200	28%
\$100,001-\$150,000	\$23,800	30%
\$150,001-\$250,000	\$38,800	32%
\$250,001-\$500,000	\$70,800	34%
\$500,001-\$750,000	\$155,800	37%
\$750,001-\$1,000,000	\$248,300	39%
\$1,000,000+	\$345,800	40%

Estate and Gift Tax Exclusions, Exemptions	
	Amount
Unified Estate and Gift Tax Exclusion	\$15,000,000
Generation-Skipping Transfer (GST) Tax Exemption	\$15,000,000
Annual Exclusion Amount (AEA) for Gifts	\$19,000
AEA for Gifts to non-U.S. Citizen Spouse	\$194,000

Alternative Minimum Tax Exemptions		
Filing Status	Exemption Amount	Exemption Amount Phase Out At
Single	\$90,100	\$680,200
Married Filing Jointly	\$140,200	\$1,280,400
Married Filing Separately	\$70,100	\$640,200
Trusts and Estates	\$31,400	\$167,600

Important Dates & Deadlines	
Date	Description
APR 15	Deadline to establish a 2025 SEP plan
APR 15	"Tax Day" - deadline to file Form 1040 or request extension
APR 15	2025 contribution deadline for Roth IRAs & traditional IRAs
APR 15	2025 contribution deadline for Health Savings Accounts (HSAs)
APR 15	Deadline to correct excess IRA and/or qualified plan contributions
APR 15	First installment of estimated taxes due for 2026
JUN 15	Second installment of estimated taxes due for 2026
SEPT 15	Third installment of estimated taxes due for 2026
OCT 15	Deadline to file Form 1040 for those who requested an extension
DEC 31	Deadline for IRA/qualified plan RMDs
DEC 31	2026 employee contribution deadline for 401(k) plans

Qualified Dividends & Long-Term Capital Gains		
Bracket	Single	Married Filing Jointly
0%	\$0-\$49,450	\$0-\$98,900
15%	\$49,451-\$545,500	\$8,901-\$613,700
20%	\$545,501 and up	\$613,701 and up
Bracket	Married Filing Separately	Head of Household
0%	\$0-\$49,450	\$0-\$66,200
15%	\$49,451-\$306,850	\$66,201-\$579,600
20%	\$306,851 and up	\$579,601 and up

3.8% Net Investment Tax	
Filing Status	Threshold Amount
Single	\$200,000
Head of Household*	\$200,000
Married Filing Jointly	\$250,000
Married Filing Separately	\$125,000
Qualifying Widow(er)**	\$250,000

*With Qualifying Person **With Dependent Child

Education Tax Benefits		
	Benefit	Income Phase-Outs Begin At
American Opportunity Tax Credit	Credit of \$2,500 (max) per eligible student*	\$80,000 MAGI*** (\$160,000 MAGI for joint filers)****
Lifetime Learning Credit	Credit of up to \$2,000**	\$80,000 MAGI*** (\$160,000 MAGI for joint filers)****

40% of this credit is potentially refundable. **The amount of the credit is 20% of the first \$10,000 of qualified education expenses. ***Modified Adjusted Gross Income. ****If MAGI is between \$80-90K (\$160-180K if Married Filing Jointly), your credit is reduced

Sources: IRS.gov, Investopedia.com, SSA.gov, CMS.gov, Healthcare.gov

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