

## 2026 TAX-RELATED INFORMATION

FEDERAL INCOME TAX					
Tax Rate	Single	Married Filing Jt	Married Filing Sep	Head of Household	Trusts
10%	\$0 - \$12,400	\$0 - \$24,800	\$0 - \$12,400	\$0 - \$17,700	\$0 - \$3,300
12%	\$12,401 - \$50,400	\$24,801 - \$100,800	\$12,401 - \$50,400	\$17,701 - \$67,450	n/a
22%	\$50,401 - \$105,700	\$100,801 - \$211,400	\$50,401 - \$105,700	\$67,451 - \$105,700	n/a
24%	\$105,701 - \$201,775	\$211,401 - \$403,550	\$105,701 - \$201,775	\$105,701 - \$201,750	\$3,301 - \$11,700
32%	\$201,776 - \$256,225	\$403,551 - \$512,450	\$201,776 - \$256,225	\$201,751 - \$256,200	n/a
35%	\$256,226 - \$640,600	\$512,451 - \$768,700	\$256,226 - \$384,350	\$256,201 - \$640,600	\$11,701 - \$16,000
37%	over \$640,600	over \$768,700	over \$384,350	over \$640,600	over \$16,000

DEDUCTIONS				
Filing Status	Standard Deduction	Add'l Deduction (Age 65+ or Blind)	Senior Deduction*	Senior Deduction
			Per 65+ Individual	Phase Out
Single	\$16,100	\$2,050	\$6,000	\$75k-\$150k
Married, Filing Joint	\$32,200	\$1,650 (per spouse)	\$6,000	\$150k-\$250k
Married, Filing Separately	\$16,100	\$1,650 (per spouse)	\$6,000	\$150k-\$250k
Head of Household	\$24,150	\$2,050	\$6,000	\$75k-\$150k

\*On Top of Add'l Deduction

CAPITAL GAINS TAX			
Rates apply to LT Cap Gains & qualified dividends - based on taxable income			
Filing Status	0% Rate	15% Rate	20% Rate
Single	Up to \$49,450	\$49,451 - \$545,500	over \$545,500
Married, Filing Joint	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
Head of Household	Up to \$66,200	\$66,201 - \$579,600	over \$579,600
Estates & Trusts	Up to \$3,300	\$3,301 - \$16,250	over \$16,250

MEDICARE MONTHLY PREMIUMS & IRMAA SURCHARGE				
2026 IRMAA is based on your MAGI from 2024				
Part B Premium:	\$202.90			
Part A Premium:	Less than 30 Credits: \$565		30 - 39 Credits: \$311	
2024 MAGI Income was:			IRMAA Surcharge:	
Single	Married Filing Jt	Married Filing Sep	Part B	Part D
\$109,000 or less	\$218,000 or less	\$109,000 or less	-	-
\$109,001 - \$137,000	\$218,001 - \$274,000	n/a	\$81.20	\$14.50
\$137,001 - \$171,000	\$274,001 - \$342,000	n/a	\$202.90	\$37.50
\$171,001 - \$205,000	\$342,001 - \$410,000	n/a	\$324.60	\$60.40
\$205,001 - \$500,000	\$410,001 - \$750,000	\$109,001 - \$391,000	\$446.30	\$83.30
Above \$500,000	Above \$750,000	Above \$391,000	\$487.00	\$91.00

SOCIAL SECURITY			
Wage Base	\$184,500	Earnings Limit:	
Medicare	no limit	Below FRA	\$24,480
COLA	2.8%	Reaching FRA	\$65,160
Full Retirement Age (FRA)			
Birth Year	FRA	Birth Year	FRA
1956	66 + 4mo	1959	66 + 10mo
1957	66 + 6mo	1960+	67
1958	66 + 8mo		
Provisional Income	Single, HoH	Married Filing Joint	
0% taxable	< \$25,000	< \$32,000	
Up to 50%	\$25,000 - \$34,000	\$32,000 - \$44,000	
Up to 85%	> \$34,000	> \$44,000	

3.8% NET INVESTMENT INCOME TAX	
Paid on the lesser of net investment income or excess of MAGI over:	
Single, Head of Household	\$200,000
Married, Filing Joint	\$250,000
Married, Filing Separately	\$125,000
Estates & Trusts	\$16,000

ESTATE & GIFT TAX		
Lifetime Exemption	Tax Rate	Annual Gift Tax Exclusion
\$15,000,000	40%	\$19,000

REQUIRED MINIMUM DISTRIBUTIONS (RMDs)	
from retirement savings	
Start age 2024 - 2032	73
Start age 2033	75
Penalty for failing to satisfy RMD is 25%; down to 10% if corrected in a timely fashion.	

2025 TAX RETURN FILING DATES*	
Individual tax returns due:	Apr 15, 2026
Extension deadline:	Oct 15, 2026
Estates and trust tax returns due:	Apr 15, 2026
Extension deadline:	Sep 30, 2026

\*2026 Tax Return Filing Dates will be available early 2027

Roth IRA Contribution Limits (Tax Year 2026)								
Single Filers (MAGI)	Max Contribution		Married Filing Joint (MAGI)	Max Contribution		Married Filing Sep (MAGI)	Max Contribution	
	for under 50	for 50 & older		for under 50	for 50 & older		for under 50	for 50 & older
under \$153,000	\$7,500	\$8,600	under \$242,000	\$7,500	\$8,600	-	\$7,500	\$8,600
\$154,500	\$6,750	\$7,740	\$243,000	\$6,750	\$7,740	\$1,000	\$6,750	\$7,740
\$156,000	\$6,000	\$6,880	\$244,000	\$6,000	\$6,880	\$2,000	\$6,000	\$6,880
\$157,500	\$5,250	\$6,020	\$245,000	\$5,250	\$6,020	\$3,000	\$5,250	\$6,020
\$159,000	\$4,500	\$5,160	\$246,000	\$4,500	\$5,160	\$4,000	\$4,500	\$5,160
\$160,500	\$3,750	\$4,300	\$247,000	\$3,750	\$4,300	\$5,000	\$3,750	\$4,300
\$163,000	\$3,000	\$3,440	\$248,000	\$3,000	\$3,440	\$6,000	\$3,000	\$3,440
\$164,500	\$2,250	\$2,580	\$249,000	\$2,250	\$2,580	\$7,000	\$2,250	\$2,580
\$166,000	\$1,500	\$1,720	\$250,000	\$1,500	\$1,720	\$8,000	\$1,500	\$1,720
\$167,500	\$750	\$860	\$251,000	\$750	\$860	\$9,000	\$750	\$860
\$168,000+	\$0	\$0	\$252,000+	\$0	\$0	\$10,000 +	\$0	\$0

Retirement Plans	
<b>Elective Deferrals (401(k), 403(b), 457)</b>	
Contribution Limit	\$24,500
Catch Up (Age 50+)	\$8,000
Age Specific Catch Up (Ages 60, 61, 62 and 63 only)	\$11,250
403(b) Add'l Catch Up (15+ yrs of service)	\$3,000
457 special election catch-up	\$24,500
<b>Defined Contribution Plan</b>	
Limit per Participant (not incl. catch-up contr.)	\$72,000
<b>Defined Benefit Plan</b>	
Maximum Annual Benefit	\$290,000
<b>Traditional Simple IRA</b>	
Contribution Limit	\$17,000
Catch Up (Age 50+)	\$4,000
Age Specific Catch Up (Ages 60, 61, 62 and 63 only)	\$5,250
<b>SEP IRA</b>	
Max % of Comp (adj net earnings if self-employed)	25%
Contribution Limit	\$72,000
Maximum Compensation (minimum is \$750)	\$360,000

Commuter Benefits (qualified parking & transit accounts) If you pay to park and ride, you get to double-dip	
Monthly Contribution	\$340

Traditional IRA & Roth IRA Contributions	
Contribution Limit	\$7,500
Catch Up (Age 50+)	\$1,100

Traditional IRA Deductibility (if covered by a work plan)	
Single MAGI Phaseout	\$81,000 - \$91,000
Married Filing Joint MAGI Phaseout	\$129,000 - \$149,000
Married Filing Separate MAGI Phaseout	\$0 - \$10,000
Married Filing Jt Phaseout (if only spouse is covered)	\$242,000 - \$252,000

Health Savings Account (HSA)			
Coverage	Contribution	Min Annual Deductible	Max Out-of-Pocket Exp
Individual	\$4,400	\$1,700	\$8,500
Family	\$8,750	\$3,400	\$17,000
Age 55+ Catch Up	\$1,000	n/a	n/a

Health Flexible Spending Account (FSA)		
Non-HDHP	Contribution	Maximum Carryover
Individual or Family	\$3,400	\$680

Quarterly Estimated Tax Payment Dates	
1st Apr 15, 2026	2nd June 15, 2026
3rd Sept 15, 2026	4th Jan 15, 2027

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