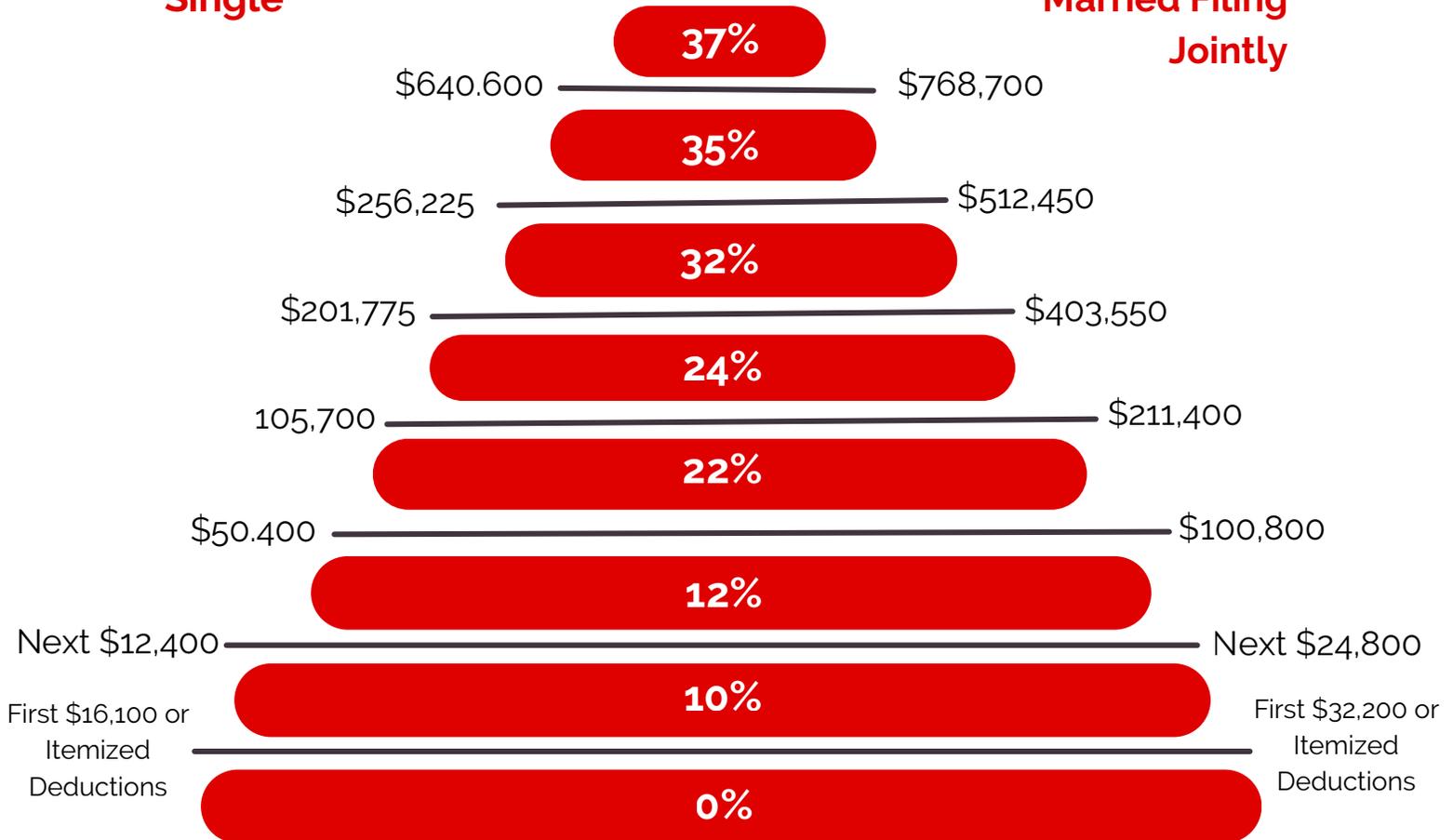


2026 Tax Bracket Pyramid

Single

Married Filing Jointly



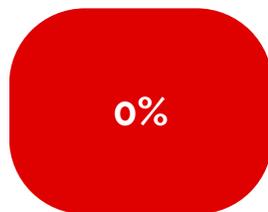
Long Term Capital Gains

Single

Up to \$49,450

\$49,451-\$545,500

Over \$545,500



Married

Up to \$98,900

\$98,901-\$613,700

Over \$613,700

Additional **Net Investment Income Tax** of 3.8% on Certain Types of Income over:

- Married Filing Jointly - \$250,000
- Single - \$200,000

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2026 Annual Limits

401(k) Limits

Age	Contribution Amount	Total Deferall
Under 50	\$24,500	\$72,000
Over 50 but not turning 60-63	\$32,500	\$80,000
Turning 60-63	\$35,750	\$83,250

Note: Beginning in 2026, high-income earners with FICA income over \$150,000 in the prior year must make catch-up contributions to the Roth option.

Senior Deduction

Filing Status	Deduction	Phaseout (MAGI)
Single	\$6,000 if over 65	\$75,000 - \$175,000
Married filing Jointly	\$6,000 per Spouse over 65	\$150,000 - \$250,000

HSA Limits

Age	Self-Only Coverage	Family Coverage
Under 55	\$4,400	\$5,400
55 or Over	\$8,750	\$9,750

Note: Must have high-deductible health insurance in order to qualify fo HSA contributions.

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Important Thresholds and Limits

Standard Deduction (Single/Married filing Jointly)	\$16,100 / \$32,200
Additional Deduction Age 65+ or Blind (Single/Married filing Jointly)	\$2,050 / \$1,650
Non-Itemizer Charitable Deduction (Single/Married Filing Jointly)	\$1,000 / \$2,000
Kiddie Tax	\$2,700
Maximum Compensation Considered for Contribution to Retirement Plans	\$360,000
Defined Benefit Contribution Limit	\$290,000
SEP IRA Limit	\$72,000
Roth IRA / With Age 50 Catch-Up	\$7,500 / \$8,600
Roth IRA Income Phaseout (Single)	\$153,000 - \$168,000
Roth IRA Income Phaseout (Married filing Jointly)	\$242,000 - \$252,000

Estate and Gift Tax

Estate Exclusion	\$15,000,000 per person
Annual Gift Exclusion	\$19,000 per person per recipient