

2026 Federal Tax Changes

Standard Deduction (2026)	
Single	\$16,100
Married Filing Jointly	\$32,200
Head of Household	\$24,150

Additional Deduction (Age 65+)	
Single	\$2,050
Married	\$1,650/spouse

Bonus Senior Deduction
\$6,000 per taxpayer age 65+ (up to \$12,000 for a couple)
Phaseout begins at \$75,000 MAGI (single) or \$150,000 (joint)

Federal Tax Brackets (2026)			
Single		Married Filing Jointly	
10%	Less than \$12,401	10%	Less than \$24,801
12%	\$12,401 to \$50,400	12%	\$24,801 to \$100,800
22%	\$50,401 to \$105,700	22%	\$100,801 to \$211,400
24%	\$105,701 to \$201,775	24%	\$211,401 to \$403,550
32%	\$201,776 to \$256,225	32%	\$403,551 to \$512,450
35%	\$256,226 to \$640,600	35%	\$512,451 to \$768,700
37%	More than \$640,600	37%	More than \$768,700

Retirement Contribution Limits (2026)	
401(k), 403(b), 457, and TSP	Traditional & Roth IRA
Employee Contribution: \$24,500	Contribution: \$7,500
Age 50+ Catch-up: \$8,000	Age 50+ Catch-up: \$1,100
Age 60-63 Super Catch-up \$11,250	
Total (Employee + Employer): \$72,000	

Estate and Gift Tax	
Estate Tax Exemption:	\$15 million per person
Annual Gift Exclusion:	\$19,000 per recipient

Health Savings Account (2026)
Individual: \$4,400
Family: \$8,750
Age 55+ Catch-up: \$1,000/person

(continued on the other side)

Long-term Capital Gains Brackets 2026		
Single	Married Filing Jointly	Head of Household
0% Less than \$49,451	0% Less than \$98,901	0% Less than \$66,201
15% \$49,451 to \$545,500	15% \$98,901 to \$613,700	15% \$66,201 to \$579,600
20% More than \$545,500	20% More than \$613,700	20% More than \$579,600

Roth IRA Contribution Phaseout 2026	
Single	Married Filing Jointly
Full Contribution: MAGI < \$153,000	Full Contribution: MAGI < \$242,000
Phaseout Range: \$153,000 to \$168,000	Phaseout Range: \$242,000 to \$252,000
No Contribution: MAGI > \$168,000	No Contribution: MAGI > \$252,000

Traditional IRA Deductibility Phaseout 2026	
Single	Married Filing Jointly
Full Deduction: MAGI < \$81,000	Full Deduction: MAGI < \$242,000
Phaseout Range: \$81,000 to \$91,000 (if covered by workplace plan)	Phaseout Range: \$242,000 to \$252,000 (if covered by a workplace plan)
No Deduction: MAGI > \$91,000	No Deduction: MAGI > \$252,000

Note: If you are not covered by a workplace plan, you can deduct the full amount of your Traditional IRA contribution regardless of your Modified Adjusted Gross Income (MAGI).

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