

2026 TAX REFERENCE GUIDE

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financial
professional
today

to learn more about the
financial resources and
support they can provide



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Employer plan/IRA contributions

Employer plans	2025	2026
Elective deferral for 401(k), 403(b), 457	\$23,500	\$24,500
Catch-up contributions for 401(k), 403(b), 457	\$7,500	\$8,000 ¹
Defined contribution plan limit	\$70,000	\$72,000
SEP IRA annual addition limit	\$70,000	\$72,000
SIMPLE IRA & 401(k) limit	\$16,500	\$17,000 ²
SIMPLE IRA & 401(k) catch-up	\$3,500	\$4,000 ³
Max includible compensation	\$350,000	\$360,000
Annual benefit limit	\$280,000	\$290,000
Highly compensated employee	\$160,000	\$160,000
Key employee	230,000	\$235,000
SEP minimum earnings limit	\$750	\$800

Traditional and Roth IRA contributions

	2025	2026
Traditional and Roth IRA contribution limit	\$7,000	\$7,500
Catch-up contribution	\$1,000	\$1,100

Traditional IRA deduction phaseouts

	2025	2026
Single or H of H	\$79,000-89,000	\$81,000-91,000
MFJ	\$126,000-146,000	\$129,000-149,000
MFS	\$0-10,000	\$0-10,000
Spousal contributions	\$236,000-246,000	\$242,000-252,000

Roth IRA contribution phaseouts

	2025	2026
Single or H of H	\$150,000-165,000	\$153,000-168,000
MFJ	\$236,000-246,000	\$242,000-252,000
MFS	0-10,000	\$0-10,000

Employer plan/IRA distributions

Uniform life expectancy table (ULET)

Age	Distribution Period	%	Age	Distribution Period	%
72	27.4	3.65%	95	8.9	11.24%
73	26.5	3.77%	96	8.4	11.90%
74	25.5	3.92%	97	7.8	12.82%
75	24.6	4.07%	98	7.3	13.70%
76	23.7	4.22%	99	6.8	14.71%
77	22.9	4.37%	100	6.4	15.63%
78	22	4.55%	101	6	16.67%
79	21.1	4.74%	102	5.6	17.86%
80	20.2	4.95%	103	5.2	19.23%
81	19.4	5.15%	104	4.9	20.41%
82	18.5	5.41%	105	4.6	21.74%
83	17.7	5.65%	106	4.3	23.26%
84	16.8	5.95%	107	4.1	24.39%
85	16	6.25%	108	3.9	25.64%
86	15.2	6.58%	109	3.7	27.03%
87	14.4	6.94%	110	3.5	28.57%
88	13.7	7.30%	111	3.4	29.41%
89	12.9	7.75%	112	3.3	30.30%
90	12.2	8.20%	113	3.1	32.26%
91	11.5	8.70%	114	3	33.33%
92	10.8	9.26%	115	2.9	34.48%
93	10.1	9.90%	116	2.8	35.71%
94	9.5	10.53%	117	2.7	37.04%

Use ULET for calculating RMDs during account holder's life.

$$\text{RMD formula} = \frac{\text{Prior year 12/31 account balance}}{\text{Life expectancy}^1}$$

1. Life expectancy = distribution period for age you will turn in the distribution year

Required distribution options after death

Beneficiary		
Spouse	Treat as your own or Inherited IRA/Life Expectancy 10-year rule: (10-years + RMDs when death was after RBD) Exceptions for: disabled, chronically ill, minor child, individuals not more than 10 years younger than deceased	
Non-spouse		
None	Death prior to required beginning date (RBD)	Death on or after RBD
	5-year rule	Life expectancy of account holder
Plans may require faster payout than RMD rules require		

Early retirement—Exceptions to the 10% penalty for distributions prior to age 59½

	NQ annuity	Qualified plans	IRAs
Death	X	X	X
Disability	X	X	X
Substantially equal pmts. (72t)	X	X	X
Immediate annuity	X		
Medical Exp. (limited to ded. Amt.)		X	X
LTC Premiums		X	X
College, birth, adoption exp.			X
Qualified first-time homebuyer/reservist/hurricane			X
Age 55 and separated from service/QDRO		X	

Life expectancy

IRS life expectancy tables

Age	Single	Joint	Age	Single	Joint
50	36.2	42.3	71	18	22.5
51	35.3	41.3	72	17.2	21.6
52	34.3	40.3	73	16.4	20.7
53	33.4	39.4	74	15.6	19.8
54	32.5	38.4	75	14.8	18.9
55	31.6	37.4	76	14.1	18.1
56	30.6	36.5	77	13.3	17.2
57	29.8	35.5	78	12.6	16.4
58	28.9	34.5	79	11.9	15.6
59	28	33.6	80	11.2	14.7
60	27.1	32.6	81	10.5	14
61	26.2	31.7	82	9.9	13.2
62	25.4	30.8	83	9.3	12.4
63	24.5	29.8	84	8.7	11.7
64	23.7	28.9	85	8.1	11
65	22.9	28	86	7.6	10.4
66	22	27	87	7.1	9.7
67	21.2	26.1	88	6.6	9.1
68	20.4	25.2	89	6.1	8.5
69	19.6	24.3	90	5.7	8
70	18.8	23.4			

Joint = Joint life expectancy of male and female of the same age

Long-term care

Long-term care insurance deduction

Attained age before the close of the taxable year

Maximum deduction for	2025	2026
40 or less	\$480	\$500
More than 40 but not more than 50	\$900	\$930
More than 50 but not more than 60	\$1,800	\$1,860
More than 60 but not more than 70	\$4,810	\$4,960
More than 70	\$6,020	\$6,200

Net investment income tax

3.8% on the lesser of net investment income or MAGI over the following thresholds:

Single	\$200,000
MFJ	\$250,000
HoH	\$200,000
MFS	\$125,000

Please refer to Securian Financial's Social Security Quick Guide for Social Security tax topics.

2025 income tax rates

Taxable income over	Not over	Tax is	Plus	Of amount over
Single				
\$0	\$11,925	\$0	10%	\$0
\$11,925	\$48,475	\$1,193	12%	\$11,925
\$48,475	\$103,350	\$5,579	22%	\$48,475
\$103,350	\$197,300	\$17,651	24%	\$103,350
\$197,300	\$250,525	\$40,199	32%	\$197,300
\$250,525	\$626,350	\$57,231	35%	\$250,525
\$626,350		\$188,770	37%	\$626,350

Married filing joint (MFJ)

\$0	\$23,850	\$0	10%	\$0
\$23,850	\$96,950	\$2,385	12%	\$23,850
\$96,950	\$206,700	\$11,157	22%	\$96,950
\$206,700	\$394,600	\$35,302	24%	\$206,700
\$394,600	\$501,050	\$80,398	32%	\$394,600
\$501,050	\$751,600	\$114,462	35%	\$501,050
\$751,600		\$202,155	37%	\$751,600

Head of households (H of H)

\$0	\$17,000	\$0	10%	\$0
\$17,000	\$64,850	\$1,700	12%	\$17,000
\$64,850	\$103,350	\$7,442	22%	\$64,850
\$103,350	\$197,300	\$15,912	24%	\$103,350
\$197,300	\$250,500	\$38,460	32%	\$197,300
\$250,500	\$626,350	\$55,484	35%	\$250,500
\$626,350		\$187,032	37%	\$626,350

Married filing separate returns (MFS)

\$0	\$11,925	\$0	10%	\$0
\$11,925	\$48,475	\$1,193	12%	\$11,925
\$48,475	\$103,350	\$5,579	22%	\$48,475
\$103,350	\$197,300	\$17,651	24%	\$103,350
\$197,300	\$250,525	\$40,199	32%	\$197,300
\$250,525	\$375,800	\$57,231	35%	\$250,525
\$375,800		\$101,077	37%	\$375,800

Estate and trusts

\$0	\$3,150	\$0	10%	\$0
\$3,150	\$11,450	\$315	24%	\$3,150
\$11,450	\$15,650	\$2,307	35%	\$11,450
\$15,650		\$3,777	37%	\$15,650

2026 income tax rates

Taxable income over	Not over	Tax is	Plus	Of amount over
Single				
\$0	\$12,400	\$0	10%	\$0
\$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	\$640,600	\$58,448	35%	\$256,225
\$640,600		\$192,979	37%	\$640,600

Married filing joint (MFJ)

\$0	\$24,800	\$0	10%	\$0
\$24,800	\$100,800	\$2,480	12%	\$24,800
\$100,800	\$211,400	\$11,600	22%	\$100,800
\$211,400	\$403,550	\$35,932	24%	\$211,400
\$403,550	\$512,450	\$82,048	32%	\$403,550
\$512,450	\$768,700	\$116,896	35%	\$512,450
\$768,700		\$206,584	37%	\$768,700

Head of households (H of H)

\$0	\$17,700	\$0	10%	\$0
\$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	37%	\$640,600

Married filing separate returns (MFS)

\$0	\$12,400	\$0	10%	\$0
\$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		\$103,292	37%	\$384,350

Estate and trusts

\$0	\$3,300	\$0	10%	\$0
\$3,300	\$11,700	\$330	24%	\$3,300
\$11,700	\$16,000	\$2,346	35%	\$11,700
\$16,000		\$3,851	37%	\$16,000

Additional income tax information

Standard deduction*

	2025	2026	2025	2026
Single	\$15,750	\$16,100	\$2,000	\$2,050
MFJ	\$31,500	\$32,200	\$1,600	\$1,650
H of H	\$23,625	\$24,150	\$2,000	\$2,050
MFS	\$15,750	\$16,100	\$1,600	\$1,650

Child tax credit — 2026

\$2,200
No more than \$1,700 per child is refundable

Capital gain/dividend rates — 2026

Varies depending on maximum taxable income level under taxpayer's filing status.

Short term <12 mos	Ordinary rate	Ordinary rate	Ordinary rate
Long term >12 mos	0%	15%	20%
Qualified dividends	0%	15%	20%

Gift tax and GST tax

	2025	2026
Single	\$13,990,000	\$15,000,000
Couples	\$27,980,000	\$30,000,000
GST exclusion	\$13,990,000	\$15,000,000
Annual gift tax exclusion	\$19,000	\$19,000

Business Entities — 2026

C corporations: taxed at 21% flat rate

Pass-through entities: 20% deduction on qualified business income through these thresholds:*

	\$0	\$201,750	\$276,750
Service business			
	20%	Phase to	... no deduction
Non-service business	20%	Phase to	... 20% with W-2 & capital limits

**For individuals, 2x for Married Filing Jointly

- Secure Act 2.0 allows larger catch-up contributions for ages 60-63: \$11,250. Beginning in 2026, catch-up contributions (age 50+) must be Roth (after-tax) when prior year wages exceed threshold.
- Secure Act 2.0 may allow for additional regular contributions into certain SIMPLE plans.
- Secure Act 2.0 allows larger catch-up contributions for ages 60-63: \$5,250

*Additional \$6,000 deduction over age 65 for years 2025-2028, subject to income limitations.

Includes updates from the Tax Cuts and Jobs Act (Pub.L.115-97, H.R.1) enacted December 22, 2017.

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Estate, gift and corporate taxes

Estate and gift tax rates — 2026

Taxable gift/estate	Over	Not over	Tax on column 1	Rate on excess
	\$0	\$10,000	\$0	18%
	\$10,000	\$20,000	\$1,800	20%
	\$20,000	\$40,000	\$3,800	22%
	\$40,000	\$60,000	\$8,200	24%
	\$60,000	\$80,000	\$13,000	26%
	\$80,000	\$100,000	\$18,200	28%
	\$100,000	\$150,000	\$23,800	30%
	\$150,000	\$250,000	\$38,800	32%
	\$250,000	\$500,000	\$70,800	34%
	\$500,000	\$750,000	\$155,800	37%
	\$750,000	\$1,000,000	\$248,300	39%
	\$1,000,000	and over	\$345,800	40%

Exclusion equivalent and applicable credit

	Exclusion equivalent	Top estate tax rate
2018	\$11,180,000	40%
2019	\$11,400,000	40%
2020	\$11,580,000	40%
2021	\$11,700,000	40%
2022	\$12,060,000	40%
2023	\$12,920,000	40%
2024	\$13,610,000	40%
2025	\$13,990,000	40%
2026	\$15,000,000	40%

Subtract applicable credit from tax calculated above.



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