

HEALTH SAVINGS ACCOUNTS (High Deductible Health Plan) 2026

	SINGLE	FAMILY
HDHP Minimum Deductible	\$1,700	\$3,400
HDHP Maximum Out-of-Pocket	\$8,500	\$17,000
HSA Contribution limit	\$4,400	\$8,550
HSA Age 50+ Catch-up Contribution	\$1,000	\$1,000

MEDICAL SAVINGS ACCOUNT (High Deductible Health Plan) 2026

	ANNUAL DEDUCTIBLE	OUT-OF-POCKET EXPENSES
Self only	\$1,700	\$8,500
Family Coverage	\$3,400	\$21,200

HEALTH FLEXIBLE SPENDING ACCOUNT MAXIMUM CONTRIBUTION

	2026	2025
Self only	\$3,400	\$3,300
Maximum Carryover	\$680	\$660

FEDERAL LONG-TERM CARE INSURANCE IRC § 213(d)10

IF YOU ARE:	YOU MAY DEDUCT THIS MUCH OF YOUR ANNUAL PREMIUMS	2026	2025
More than 70	\$6,200	\$6,020	
More than 60 but not more than 70	\$4,960	\$4,810	
More than 50 but not more than 60	\$1,860	\$1,800	
More than 40 but not more than 50	\$930	\$900	
Age 40 or less	\$500	\$480	
Per Diem (IRC § 7702B(d)(4))	\$430	\$420	

EDUCATION TAX CREDITS* 2026

*Credits not available to married tax payers filing separately.

STUDENT LOAN INTEREST DEDUCTION

Maximum interest deduction	\$2,500
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TAXPAYER FILING STATUS - PHASE-OUT

Single or HOH	\$85,000 - \$100,000
Married Filing Jointly or Surviving Spouses	\$175,000 - \$205,000

AMERICAN OPPORTUNITY TAX CREDIT

Maximum credit for up to 4 years	\$2,000
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TAXPAYER FILING STATUS - PHASE-OUT

Single or HOH	\$85,000 - \$100,000
Married Filing Jointly or Surviving Spouses	\$175,000 - \$205,000

LIFETIME LEARNING CREDIT

Maximum credit	\$2,000
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TAXPAYER FILING STATUS - PHASE-OUT

Single or HOH	\$85,000 - \$100,000
Married Filing Jointly or Surviving Spouses	\$175,000 - \$205,000

COVERDELL ESA 2026

Contribution limit	\$2,000
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FILING STATUS - PHASE-OUT

Single or HOH	Less than \$110,000
Married Filing Jointly or Surviving Spouse	Less than \$220,000

DISCLAIMER: This material is not intended to be used, nor can it be used by any taxpayer, for the purpose of avoiding U.S. federal, state, or local tax penalties. This material is written to support the promotion or marketing of the transaction(s) or matter(s) addressed by this material. Broker Educational Sales & Training, Inc., its affiliated companies and distribution partners and their respective representatives do not provide tax, accounting, or legal advice. Any taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor.

MEDICARE SURTAXES

0.90% ADDITIONAL MEDICARE TAX ON EARNED WAGES*

*Wages, other similar compensation, or self-employment income (together with that of the taxpayer's spouse if filing jointly) exceeds the "Threshold Amount" in the table below for the taxpayer's filing status.

FILING STATUS	THRESHOLD AMOUNT
Single	\$200,000
Married Filing Jointly and Surviving Spouses	\$250,000
Married Filing Separately	\$125,000
Head of Household (with qualifying spouse)	\$200,000

3.8% UNEARNED INCOME MEDICARE CONTRIBUTION TAX ON NET INVESTMENT INCOME (NII)*

Individual Taxpayer: A 3.8% tax is imposed on the lesser of: (A) net investment income ("NII"), or (B) the excess of the modified adjusted gross income ("MAGI") over the "Threshold Amount" in the table below for the taxpayer's filing status.

Estate or Trust: A 3.8% tax is imposed on the lesser of (A) the undistributed net investment income for such taxable year, or (B) the excess of adjusted gross income over \$15,650 at which the highest tax bracket (37%) begins such taxable year.

*NII: Net Investment Income is made up of three types: (A) Gross income from interest, dividends, annuities, royalties, and rents, other than such income derived in the ordinary course of a trade or business not described in income type (B), (B) Gross income derived from a passive activity (within the meaning of IRC § 469), a trade or business of trading in financial instruments (as defined in IRC § 457(e) (2)), and (C) Net gain (to the extent taken into account in computing taxable income) attributable to the disposition of property other than property held in a trade or business not described in income type (B). NII is reduced by related deduction.

MAGI: MAGI means adjusted gross income increased by the excess of: (1) the amount excluded from gross income under IRC § 911(a)(1) (i.e., foreign earned income), over (2) the amount of any deductions (taken into account in computing adjusted gross income) or exclusions disallowed under IRC § 911(d)(6) with respect to the amounts in (1).

FILING STATUS	THRESHOLD AMOUNT
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Single	\$200,000
Married Filing Jointly and Surviving Spouses	\$250,000
Married Filing Separately	\$125,000
Head of Household (with qualifying spouse)	\$200,000

TO ESTIMATE A TAXPAYER'S LIABILITY FOR THE 3.8% UNEARNED INCOME MEDICARE CONTRIBUTION TAX

Step 1: Determine if the MAGI is above the applicable "Threshold Amount." If so, identify the excess amount.

Step 2: Determine the taxpayer's NII.

Step 3: Compare the excess amount to the taxpayer's NII and determine which amount is lower. The 3.8% tax applies to the lower amount.

QUALIFIED BUSINESS INCOME (199A)

FILING STATUS	THRESHOLD AMOUNT	PHASE-IN AMOUNT
Married Filing Jointly or Surviving Spouse	\$403,500	\$553,500
Married Filing Separately	\$201,775	\$276,775
All others	\$201,750	\$276,750

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2026 Federal Income Tax Guide

WITH OBBBA UPDATES

Essential Information for Advisors



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WEALTH

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INDIVIDUAL INCOME TAX RATE TABLES

SINGLE INDIVIDUALS

IF TAXABLE INCOME IS:	THE TAX IS:	OF AMOUNT OVER:
Not over \$12,400	10% of taxable income	\$0
Over \$12,400 - \$50,400	\$1,240 + 12%	\$1,240
Over \$50,400 - \$105,700	\$5,800 + 22%	\$50,400
Over \$105,700 - \$201,775	\$17,966 + 24%	\$105,700
Over \$201,775 - \$256,225	\$41,024 + 32%	\$201,775
Over \$256,225 - \$640,600	\$58,448 + 35%	\$256,225
Over \$640,600	\$192,979.25 +37%	\$640,600

MARRIED INDIVIDUALS FILING JOINTLY (MFJ) OR SURVIVING SPOUSES

IF TAXABLE INCOME IS:	THE TAX IS:	OF AMOUNT OVER:
Not over \$24,800	10% of taxable income	\$0
Over \$24,800 - \$100,800	\$2,480 + 12%	\$24,800
Over \$100,800 - \$211,400	\$11,600 + 22%	\$100,800
Over \$211,400 - \$403,550	\$35,932 + 24%	\$211,400
Over \$403,550 - \$512,450	\$82,048 + 32%	\$403,550
Over \$512,450 - \$768,700	\$116,896 + 35%	\$512,450
Over \$768,700	\$26,583.50 + 37%	\$768,700

MARRIED INDIVIDUALS FILING SEPARATELY (MFS)

IF TAXABLE INCOME IS:	YOUR TAX IS:	OF AMOUNT OVER:
Not over \$12,400	10% of taxable income	\$0
Over \$11,400 - \$50,400	\$1,240 + 12%	\$1,240
Over \$50,400 - \$105,700	\$5,800 + 22%	\$50,400
Over \$105,700 - \$201,775	\$17,966 + 24%	\$105,700
Over \$201,775 - \$256,225	\$41,024 + 32%	\$201,775
Over \$256,225 - \$384,350	\$58,448 + 35%	\$256,225
Over \$384,350	\$103,291.75 +37%	\$384,350

HEAD OF HOUSEHOLD (HOH)

IF TAXABLE INCOME IS:	YOUR TAX IS:	OF AMOUNT OVER:
Not over \$17,700	10% of taxable income	\$0
Over \$17,700 - \$67,450	\$1,770 + 12%	\$17,700
Over \$67,450 - \$105,700	\$7,740 + 22%	\$67,450
Over \$105,700 - \$201,775	\$16,155 + 24%	\$105,700
Over \$201,775 - \$256,200	\$39,207 + 32%	\$201,750
Over \$256,200 - \$640,600	\$56,631 + 35%	\$256,200
Over \$640,600	\$191,171 + 37%	\$640,600

ALTERNATIVE MINIMUM TAX EXEMPTION AMOUNTS

The phased-out thresholds increased to \$1 million for married taxpayers filing a joint return and \$500,000 for all other taxpayers (other than estates and trusts)	2026	2025
Single (other than Surviving Spouse)	\$90,100	\$88,100
Married Filing Jointly or Surviving Spouses	\$140,200	\$137,000
Married Filing Separately	\$70,100	\$68,500
Estates and Trusts	\$31,400	\$30,700

ESTATES AND TRUSTS TAX RATES

IF TAXABLE INCOME IS:	THE TAX IS:	OF AMOUNT OVER:
Not over \$3,300	10% of taxable income	\$0
Over \$3,300 but not over \$11,700	\$330 + 24%	\$3,300
Over \$11,700 but not over \$16,000	\$2,346 + 35%	\$11,700
Over \$16,000	\$3,851 + 37%	\$16,000

FEDERAL ESTATE, GIFT AND GST TAXES

	2026	2025
Unified estate, gift, and GST tax exemption	\$15,000,000	\$13,990,000
Top estate & gift tax rates	40%	40%
Annual gift exclusion amount	\$19,000	\$19,000
GST tax rate	40%	40%
Annual exclusion for gifts to non-citizen spouses	\$194,000	\$190,00

STANDARD DEDUCTIONS

	2026	2025
Single	\$16,100	\$15,750
Head of Household	\$24,150	\$23,625
Married Filing Jointly or Surviving Spouses	\$32,200	\$31,500
Married Filing Separately	\$16,100	\$15,750
Additional Standard Deduction		
Senior Bonus Deduction	\$6,000	\$1,600
Aged or Blind	\$1,650	\$6,000
Unmarried and not a Surviving Spouse	\$2,050	\$2,000
Child Tax Credit	\$2,200	\$2,200

SAVERS (RETIREMENT) CREDIT (Taxes filed in 2026)

CREDIT RATE	MFJ	HHLD	ALL OTHERS
50% of Contribution	AGI <\$48,500	AGI < \$36,375	AGI < \$24,250
20% of Contribution	\$48,501 - \$52,500	\$36,376 - \$39,375	\$24,251 - \$26,250
10% of Contribution	\$52,501 - \$80,500	\$39,376 - \$60,375	\$26,251 - \$40,250
0% of Contribution	AGI > \$80,500	AGI > \$60,375	AGI > \$40,250

CAPITAL GAINS AND QUALIFIED DIVIDENDS

TAXABLE INCOME				
TAX RATE	SINGLE	MFJ	MFS	HHLD
0%	\$0 to \$49,450	\$0 to \$98,900	\$0 to \$49,450	\$0 to \$66,200
15%	\$49,451 to \$544,500	\$98,801 to \$613,700	\$49,451 to \$306,851	\$66,201 to \$579,600
20%	\$545,501 or more	\$613,701 or more	\$306,851 or more	\$579,601 or more

RETIREMENT PLANS

INDEXED CONTRIBUTION & BENEFIT LIMITS FOR RETIREMENT PLANS

ELECTIVE DEFERRAL LIMIT	2026	2025
IRC § 401(k) plans or SARSEPs	\$24,500	\$23,500
IRC § 408(p)(2)(E) SIMPLE IRA plans	\$17,000	\$16,500
IRC § 457(b) plans	\$24,500	\$23,500
ANNUAL COMPENSATION LIMIT		
IRC §§ 401(a)(17), 404(i)	\$360,000	\$350,000
IRC § 415 MAXIMUM ANNUAL CONTRIBUTION LIMIT FOR		
Defined contribution plans and SEP IRA	\$72,000	\$70,000
Defined benefit plans IRC § 401(b)(1)(A)	\$290,000	\$280,000
HIGHLY COMPENSATED EMPLOYEE (HCE) LIMIT		
IRC § 414(q)(1)(B)	\$160,000	\$160,000
KEY EMPLOYEE/OFFICER COMPENSATION		
IRC § 416(i)(1)(A)(i)	\$235,000	\$230,000
CATCH-UP LIMIT		
IRC § 414(v)(2)(B)(i) 401(k), 403(b) Governmental 457(b) plans	\$8,000	\$7,500
IRC § 414(v)(2)(E)(ii) "Super" catch-up for participants aged 60-63	\$11,250	\$11,250
IRC § 414(v)(2)(B)(ii) SIMPLE IRA Catch-up	\$4,000	\$3,500
IRC § 414(v)(2)(B)(ii) SIMPLE IRA Ages 60-63	\$5,250	\$5,250
TRADITIONAL IRAs	2026	2025
Annual contributions	\$7,500	\$7,000
Age 50+ catch-up contributions	\$1,100	\$1,000
FILING STATUS		
TRADITIONAL IRA DEDUCTIBILITY MAGI PHASE-OUT RULES*	2026	2025
Single or HOH	\$81,000 - \$91,000	\$79,000 - \$89,000
Married Filing Jointly or Surviving Spouses	\$129,000 - \$149,000	\$126,000 - \$146,000
Married Filing Separately	\$0 - \$10,000	\$0 - \$10,000
Married Filing Jointly (one spouse not active)	\$242,000 - \$252,000	\$236,000 - \$246,000
*Contribution phase-outs described above generally apply only if either taxpayer or spouse (if married) actively participates in an employer-sponsored retirement plan.		
IRA QUALIFIED CHARITABLE DISTRIBUTION	2026	2025
IRC § 408(d)(8)(A)	\$111,000	\$108,000
IRA QUALIFIED CHARITABLE DISTRIBUTION (SPLIT INTEREST)	2026	2025
IRC § 408(d)(8)(F)	\$55,000	\$54,000
QUALIFIED LONGEVITY ANNUITY CONTRACT	2026	2025
Premium	\$210,000	\$210,000
ROTH IRAs	2026	2025
Annual contributions	\$7,500	\$7,000
Age 50+ catch-up contributions	\$1,100	\$1,000
FILING STATUS		
CONTRIBUTION LIMIT MAGI PHASE-OUT RULES	2026	2025
Single or HOH	\$153,000 - \$168,000	\$150,000 - \$160,000
Married Filing Jointly or Surviving Spouses	\$242,000 - \$252,000	\$236,000 - \$246,000
Married Filing Separately	\$0 - \$10,000	\$0 - \$10,000