QUICK REFERENCE

2026 Annual Numbers

For general information only. Not tax, legal, or investment advice.
Consult a qualified professional about your situation.

Federal Standard Deduction (2026)[1]

Married filing jointly /Surviving spouse	$32,200
Head of household	$24,150
Single / Married filing separately	$16,100
Additional amount (aged/blind)	$1,650 (or $2,050 if also unmarried and not a surviving spouse)
Dependents	Greater of $1,350 or $450 + earned income (capped at the standard deduction for filing status).

Federal Ordinary Income Tax Brackets (2026) — Taxable Income[1]

These are the ranges where each rate applies. Ranges reflect IRS tables.
For informational purposes only; this is not a tax computation worksheet.

MARRIED FILING JOINTLY & SURVIVING SPOUSE

$0 – $24,800	10%
$24,801 – $100,800	12%
$100,801 – $211,400	22%
$211,401 – $403,550	24%
$403,551 – $512,450	32%
$512,451 – $768,700	35%
$768,701+	37%

SINGLE (OTHER THAN SURVIVING SPOUSE)

$0 – $12,400	10%
$12,401 – $50,400	12%
$50,401 – $105,700	22%
$105,701 – $201,775	24%
$201,776 – $256,225	32%
$256,226 – $640,600	35%
$640,601+	37%

HEAD OF HOUSEHOLD

$0 – $17,700	10%
$17,701 to $67,450	12%
$67,451 to $105,700	22%
$105,701 – $201,750	24%
$201,751 to $256,200	32%
$256,201 – $640,600	35%
$640,601+	37%

MARRIED FILING SEPARATELY

$0 – $12,400	10%
$12,401 – $50,400	12%
$50,401 – $105,700	22%
$105,701 – $201,775	24%
$201,776 – $256,225	32%
$256,226 – $384,350	35%
$384,351+	37%

ESTATES & TRUSTS

$0 – $3,300	10%
$3,301 – $11,700	24%
$11,701 – $16,000	35%
$16,001+	37%

1 *https://www.irs.gov/pub/irs-drop/rp-25-32.pdf*

Estate & Gift (2026)[1]

Estate & GST basic exclusion amount	$15,000,000
Annual gift tax exclusion	$19,000
Annual exclusion for gifts to non-U.S.-citizen spouse	$194,000

Eligible Long-Term Care Premiums (2026)[1]

Maximum amount of tax-qualified LTC insurance premiums that can be treated as medical expenses, per person, based on age at year-end:

Age 40 or younger	$500
Age 41–50	$930
Age 51–60	$1,860
Age 61–70	$4,960
Age 71 or older	$6,200

Long-Term Capital Gains & Qualified Dividends (2026)[1]

Thresholds by filing status

0% RATE

Single	0 to $49,450
Joint	0 to $98,900
Head of household	0 to $66,200

15% RATE

Single	$49,451 to $545,500
Joint	$98,901 to $613,700
Head of household	$66,201 to $579,600

20% RATE

Single	$545,501+
Joint	$613,701+
Head of household	$579,601+

Alternative Minimum Tax (AMT) — Exemption Amounts (2026)[1]

Married Filing Jointly / Surviving spouse	$140,200
Single	$90,100
Married Filing Separately:	$70,100
Estates & trusts	$31,400

Health FSA & Commuter Benefits (2026)[1]

Health FSA employee salary-reduction limit	$3,400
Health FSA carryover (if plan allows)	$680
Qualified transportation (transit/vanpool)	$340/month
Qualified parking	$340/month

Social Security (2026)[2]

Cost-of-Living Adjustment (COLA)	+2.8%
OASDI taxable wage base ("taxable maximum")	$184,500
Quarter of coverage (QC)	$1,890 of earnings per QC

EARNINGS TEST EXEMPT AMOUNTS

Under Full Retirement Age	$24,480/yr ($2,040/mo)
Year of reaching FRA (applies before FRA month)	$65,160/yr ($5,430/mo)
At/after FRA	No limit
Maximum benefit at FRA:	$4,152/mo
SSI federal benefit standard	$994/mo (individual); $1,491/mo (couple)

1 https://www.irs.gov/pub/irs-drop/rp-25-32.pdf

2 https://www.ssa.gov/news/en/cola/factsheets/2026.html

Medicare (2026)[3]

Part B Standard Premium	$202.90/month
Part B Annual Deductible	$283/year

PART A INPATIENT DEDUCTIBLE & COINSURANCE (PER BENEFIT PERIOD)

Deductible (inpatient hospital)	$1,736
Coinsurance (hospital days 61–90)	$434/day
Coinsurance (lifetime reserve days)	$868/day

IRMAA (PART B & D) INCOME BRACKETS & MONTHLY AMOUNTS:

Single / HOH / Qualifying surviving spouse

INCOME BRACKET	PART B	PART D IRMAA
≤ $109,000	$202.90	$0
$109,001–$137,000	$284.10	$14.50
$137,001–$171,000	$405.80	$37.50
$171,001–$205,000	$527.50	$60.40
$205,001–$499,999	$649.20	$83.30
≥ $500,000	$689.90	$91.00

Married filing jointly

INCOME BRACKET	PART B	PART D IRMAA
≤ $218,000	$202.90	$0
$218,001–$274,000	$284.10	$14.50
$274,001–$342,000	$405.80	$37.50
$342,001–$410,000	$527.50	$60.40
$410,001–$749,999	$649.20	$83.30
≥ $750,000	$689.90	$91.00

Married filing separately

INCOME BRACKET	PART B	PART D IRMAA
≤ $109,000	$202.90	$0
$109,001–$390,999	$649.20	$83.30
≥ $391,000	$689.90	$91.00

3 https://www.cms.gov/newsroom/fact-sheets/2026-medicare-parts-b-premiums-deductibles

RMD Starting Age (Traditional IRA / most employer plans)[4]

First RMD is due by April 1 of the year after you reach your RMD age;
subsequent RMDs are due by December 31 each year.

Born before 7/1/1949	RMDs start at age 70½
Born 7/1/1949 – 12/31/1950	RMDs start at age 72
Born 1951–1959	RMDs start at age 73.
Born 1960 or later	RMDs start at age 75 (beginning 2033).

Health Savings Accounts (HSA) & HDHP Parameters (2026)[5]

	SELF-ONLY	FAMILY
HSA contribution limit	$4,400	$8,750
HDHP minimum deductible	$1,700	$3,400
HDHP out-of-pocket max	$8,500	$17,000

NOTE: HSA "catch-up" contributions for age 55+ are permitted under IRC §223

4 https://www.congress.gov/crs_external_products/IF/PDF/IF12750/IF12750.2.pdf
5 https://www.irs.gov/pub/irs-drop/rp-25-19.pdf

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