

## 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)<sup>1</sup>

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<sup>1</sup>

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%

### 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%

### ESTATES & TRUSTS

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

### 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%

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

## Estate & Gift (2026)<sup>1</sup>

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)<sup>1</sup>

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)<sup>1</sup>

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)<sup>1</sup>

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

## Health FSA & Commuter Benefits (2026)<sup>1</sup>

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)<sup>2</sup>

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)<sup>3</sup>

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)<sup>4</sup>

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)<sup>5</sup>

	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](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>



**clients**excel

**DAVID TREECE**

864.641.7955 | [Connect@ClientsExcel.com](mailto:Connect@ClientsExcel.com)

100 Dunbar Street, Spartanburg, SC 29306

Investment Advisory services offered through CreativeOne Wealth, LLC, a Registered Investment Adviser. CreativeOne Wealth and Clients Excel are unaffiliated entities.

We are not affiliated with or endorsed by any government agency, and do not provide tax or legal advice.

Licensed Insurance Professional. We are an independent financial services firm helping individuals create retirement strategies using a variety of investment and insurance products to custom suit their needs and objectives. This material has been prepared for informational and educational purposes only. It is not intended to provide, and should not be relied upon for, accounting, legal, tax or investment advice.

27350 - 01/2026