

2026 ANNUAL LIMITS RELATING TO INVESTMENT PLANNING

RETIREMENT PLANS

Elective deferrals 401(k), 457, and SARSEPs	\$24,500
Catch-up contribution	\$8,000
Age 60-63 special catch-up	\$11,250
Defined contribution (\$415(c)(1)(A))	\$72,000
Defined benefit (\$415(b)(1)(A))	\$290,000
SIMPLE plan	\$17,000
SIMPLE catch-up contribution	\$4,000
Age 60-63 special catch-up	\$5,250
SEP maximum includible compensation	\$360,000
SEP highly compensated employee	
Lookback to 2024 (for 2025 filing)	\$155,000
Lookback to 2025 (for 2026 filing)	\$160,000
SEP key employee (top-heavy plan)	\$235,000
SEP participation limit	\$800
IRA or Roth IRA contribution limit	\$7,500
IRA or Roth IRA catch-up	\$1,100
IRA deduction phaseout for active participants	
Single	\$81,000-\$91,000
Married filing jointly	\$129,000-\$149,000
Married filing separately	\$0-\$10,000
Non-active participant married to active participant	\$242,000-\$252,000
Roth IRA phaseout	
Single	\$153,000-\$168,000
Married filing jointly	\$242,000-\$252,000
Married filing separately	\$0-\$10,000
Non-active participant married to active participant	\$242,000-\$252,000

SOCIAL SECURITY (SS)

SS wage base	\$184,500
FICA tax rate-employee	7.65%
SECA tax rate-self-employed	15.3%
Earnings limitation:	
Below FRA (\$1 for \$2)	\$24,480
Persons reaching FRA (\$1 for \$3)	\$65,160
(Applies only to earnings for months prior to attaining FRA)	

SOCIAL SECURITY FULL RETIREMENT AGE (FRA)

Year of Birth	Social Security FRA	Year of Birth	Social Security FRA
1943-54	66	1958	66 and 8 months
1955	66 and 2 months	1959	66 and 10 months
1956	66 and 4 months	1960 and later	67
1957	66 and 6 months		

ESTATE AND GIFT TAX

Annual gift tax exclusion	\$19,000
Estate and gift tax basic exclusion	\$15,000,000
Generation skipping exemption	\$15,000,000
Maximum estate tax rate	40%

LONG-TERM CAPITAL GAIN (LTCG) RATES BASED ON TAXABLE INCOME

Filing Status	0% rate	15% rate	20% rate
Single	up to \$49,450	\$49,451-\$545,500	over \$545,500
Head of Household	up to \$66,200	\$66,201-\$579,600	over \$579,600
Married filing jointly	up to \$98,900	\$98,901-\$613,700	over \$613,700
Married filing separately	up to \$49,450	\$49,451-\$306,850	over \$306,850
Estates and trusts	up to \$3,300	\$3,300-\$16,250	over \$16,250

HEALTH SAVINGS ACCOUNT

Minimum Deductible Amount

Single	\$1,700
Family	\$3,400

Maximum Out-of-Pocket Amount

Single	\$8,500
Family	\$17,000

HSA Statutory Contribution Maximum

Single	\$4,400
Family	\$8,750
Catch-up contributions (age 55 or older)	\$1,000

INCOME TAX

Standard deduction

Single	\$16,100
Married filing jointly	\$32,200
Head of household	\$24,150
Married filing separately	\$16,100
Kiddie tax limited standard deduction	\$1,350

Individual eligible to be claimed as dependent-greater of \$1,300 or earned income plus \$450, not to exceed full standard deduction of \$15,000.

ALTERNATIVE MINIMUM TAX (AMT)

	Exemption	Phaseout
Single	\$90,100	\$500,000
Married filing jointly	\$140,200	\$1,000,000
Married filing separately	\$70,100	\$500,000

AMT RATES

26% up to \$244,500
28% over \$244,500

2026 TAX RATE SCHEDULES				
If Taxable Income Is		Then the Gross Tax Payable Is:		
Over	But Not Over	Amount	Plus (%)	Of the Amount Over
SINGLE TAXPAYERS (other than surviving spouses and heads of households)				
\$0	\$12,400	-----10% of taxable income-----		
\$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	--	\$192,979.25	37%	\$640,600
HEADS OF HOUSEHOLD				
\$0	\$17,700	-----10% of taxable income-----		
\$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 INDIVIDUALS (and surviving spouses) FILING JOINT RETURNS				
\$0	\$24,800	-----10% of taxable income-----		
\$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	--	\$206,583.50	37%	\$768,700
MARRIED INDIVIDUALS FILING SEPARATE RETURNS				
\$0	\$12,400	-----10% of taxable income-----		
\$12,400	\$50,400	\$1,240.00	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	--	\$103,291.75	37%	\$384,350
ESTATES & TRUSTS TAXPAYERS				
\$0	\$3,300	-----10% of taxable income-----		
\$3,300	\$11,700	\$330	24%	\$3,300
\$11,700	\$16,000	\$2,346	35%	\$11,700
\$16,000		\$3,851	37%	\$16,000

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