



NUMBERS UNLIMITED - 2026

2026 Federal Income Tax Rates on Taxable Income (parenthesis after bracket indicates base tax amount plus percentage on amount over lower limit for that bracket)

Marginal Rate	Single (S)	Married Filing Jointly (MFJ)	Head of Household (HoH)	Married Filing Separately (MFS)	Estates and Trusts	Long Term Capital Gains **	Qualified Dividends**
10%	\$0 - \$12,400	\$0 - \$24,800	\$0 - \$17,700	\$0 - \$12,400	\$0 - 3,300 (\$0 + 10%)	0%	0%
12%	\$12,400 - \$50,400 (\$1,240 + 12%)	\$24,800 - \$100,800 (\$2,480 + 12%)	\$17,700 - \$67,450 (\$1,770 + 12%)	\$12,400 - \$50,400 (\$1,240 + 12%)	n/a	0%	0%
22%	\$50,400 - \$105,700 (\$5,800 + 22%)	\$100,800 - \$211,400 (\$11,600 + 22%)	\$67,450 - \$105,700 (\$7,740 + 22%)	\$50,400 - \$105,700 (\$5,800 + 22%)	n/a	15%	15%
24%	\$105,700 - \$201,775 (\$17,966 + 24%)	\$211,400 - \$403,550 (\$35,932 + 24%)	\$105,700 - \$201,750 (\$16,155 + 24%)	\$105,700 - \$201,775 (\$17,966 + 24%)	\$3,300 - \$11,700 (\$330 + 24%)	15%	15%
32%	\$201,775 - \$256,225 (\$41,024 + 32%)	\$403,550 - \$512,450 (\$82,048 + 32%)	\$201,750 - \$256,200 (\$39,207 + 32%)	\$201,775 - \$256,225 (\$41,024 + 32%)	n/a	15%*	15%*
35%	\$256,225 - \$640,600 (\$58,448 + 35%)	\$512,450 - \$768,700 (\$116,896 + 35%)	\$256,200 - \$640,600 (\$56,631 + 35%)	\$256,225 - \$384,350 (\$58,448 + 35%)	\$11,700 - \$16,000 (\$2,346 + 35%)	15%*	15%*
37%	\$640,600 and up (\$192,979.25 + 37%)	\$768,700 and up (\$206,583.50 + 37%)	\$640,600 and up (\$191,171 + 37%)	\$384,350 and up (\$103,291.75 + 37%)	\$16,000 and up (\$3,851 + 37%)	20%*	20%*

* 3.8% Medicare tax on investment income will also be imposed for single taxpayers with MAGI above \$200,000 and married filing jointly with MAGI >\$250,000 (MFS >\$125,000)

** Short term capital gains (investments held less than one year) and non-qualified dividends are taxed at your marginal income tax rate. The 15% long term capital gains rate and qualified dividends rate applies to taxable income as follows: \$49,450 - \$545,500 (S); \$98,900 - \$613,700 (MFJ); \$66,200 - \$579,600 (HoH); \$49,450 - \$306,850 (MFS); \$3,300 - \$16,250 (T&E). For income below these limits, long term capital gains are taxed at 0%. Income exceeding these limits incur a 20% tax on long term capital gains.

Tax Free Tips Deduction: Capped at \$25,000, reduced \$100 per \$1,000 over \$150,000 MAGI (\$300,000 for joint filers)

Tax Free Overtime Deduction: Capped at \$12,500 (\$25,000 joint); reduced \$100 per \$1,000 over \$150,000 MAGI (\$300,000 for joint filers).

Standard Deductions & Exemptions	Single	Married Filing Jointly	Head of Household	Married Filing Separately	Estates & Trusts
Standard Deduction ^{1,2}	\$16,100	\$32,200	\$24,150	\$16,100	
AMT Exemption Amount	\$90,100	\$140,200	\$90,100	\$70,100	\$31,400
AMT 26% tax rate	<\$244,500	<\$244,500	<\$244,500	<\$122,250	<\$244,500
AMT 28% tax rate ³	>\$244,500	>\$244,500	>\$244,500	>\$122,250	>\$244,500
"Kiddie Tax" Rule	first \$1,350 offset, next \$1,350 taxed at child's tax rate, any <u>unearned</u> income over \$2,700 is taxed at the parent's tax rate				
Child Tax Credit	\$2,200 credit per child, reduced \$50 per \$1,000 of MAGI over \$400,000 (MFJ) or \$200,000 (Single/HoH) of which \$1,700 is refundable				

¹ Blind or 65+ filers get an extra \$1,650/person (married) or \$2,050 (Single/HoH). Under the One Big Beautiful Bill Act (OBBA), singles with MAGI < \$75,000 (\$150,000 for MFJ) receive a \$6,000 (\$12,000 for MFJ) bonus deduction. This phases out at 6% and ends at \$175,000 (\$250,000 for MFJ).

² Dependents may deduct the greater of \$1,350 or the dependents earned income plus \$450, not to exceed the standard deduction for their filing status.

³ The AMT exemption phase of 25¢ per dollar begins at \$500,000 (S)/(MFS) and \$1,000,000 (MFJ). Complete phaseout happens at \$680,200 (S), \$640,200 (MFS), and \$1,280,400 (MFJ)

State & Local Taxes (SALT) limited to \$40,400 when itemizing deductions (\$20,200 for MFS). Phases down (but not below \$10,000) for those with MAGI < \$252,500 (MFS), \$505,000 (MFJ) in 2026.

Corporate Tax rates on Taxable Income			Federal Gift & Estate Taxes	
Entity Type	Marginal Rate	Taxable Income		
C-Corporation	21%	< \$0	Federal Gift, Estate and Generation-Skipping Tax Exemption	\$15,000,000
Professional Corporation	21%	< \$0	Federal Estate Tax Rate	40%*
Pass-through Entity	Owner's Personal Tax Rate*		Gift Tax Annual Exclusion	\$19,000
* Pass-Through entities qualify for a 20% income deduction if taxable income is below \$201,750 (S & HoH), \$201,775 (MFS), & \$403,500 (MFJ). Above these thresholds the deduction is not available to specified service businesses. If taxable income is above these thresholds and the entity is not a specified service business the deduction cannot exceed the greater of: 50% of wages or 25% of wages plus 2.5% of the original tax cost of certain depreciable assets.			Non-Citizen Spouse Lifetime Estate/Gift Exemption	\$194,000
			*First \$1,000,000 taxed at graduated rates	
WA State Capital Gains Excise Tax ¹			WA State Estate Taxes	
WA State Capital Gains Exemption ²			WA State Estate Tax Exemption	
			\$3,076,000	
			Marginal Rate	Taxable Estate
			10.00%	\$0-\$1,000,000
			15.00%	\$1,000,000 - \$2,000,000 (\$100,000 + 15%)
			17.00%	\$2,000,000 - \$3,000,000 (\$250,000 + 17%)
			19.00%	\$3,000,000 - \$4,000,000 (\$420,000 + 19%)
			23.00%	\$4,000,000 - \$6,000,000 (\$610,000 + 23%)
			26.00%	\$6,000,000 - \$7,000,000 (\$1,070,000 + 26%)
			30.00%	\$7,000,000 - \$9,000,000 (\$1,330,000 + 30%)
			35.00%	> \$9,000,000 (\$1,930,000 + 35%)

¹ Gains from real estate, retirement accounts, family-owned small businesses, timber, livestock, commercial fishing rights, and auto dealership goodwill are exempt from the tax.

² Up to an add'l \$111,000 deduction for donations to WA St domiciled qualified 501(c) 3 charities.

MAGI = (AGI) + (Deductions for IRA Contribution) + (Deductions for Student Loan Int. or Tuition) + (Interest from EE Bonds Used for Higher Ed.) + (Excluded Foreign Income) + (Employer-Paid Adoption Expenses) - (Taxable Income from ROTH Conversions; only for ROTH eligibility MAGI)

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Retirement Plans (Annual Maximums Unless Otherwise Noted)				Medicare Part A (Hospital Insurance)			
Elective deferrals 401(k), 403(b), 457, and SARSEPs		\$24,500		Monthly Premium*		\$0	
Catch-up contribution (age 50+) ¹		\$8,000		Hospital Stays			
Catch-up contribution (age 60-63) ¹		\$11,250		First 60 days, patient pays deductible		\$1,736	
Total Annual Defined Contribution Limit		\$72,000 (excl. catch-up)		Next 30 days, patient pays per day		\$434	
SIMPLE Plan		\$17,000		Next 60 days (lifetime reserve days), patient pays per day		\$868	
SIMPLE catch-up contribution (age 50+) ¹		\$4,000		Skilled Nursing Benefits			
SIMPLE catch-up contribution (age 60-63) ¹		\$5,250		First 20 days, patient pays per day		\$0	
Maximum Includible Compensation for Contributions		\$360,000		Next 80 days, patient pays per day		\$217.00	
Highly Compensated Employee threshold (gross comp.)		>\$160,000		Over 100 days, patient pays per day		All costs	
Key Employee threshold (top-heavy plan, gross comp.)		>\$235,000		*If you are not currently eligible for Social Security, the premium is \$565/mo.			
SEP compensation minimum for plan participation		\$800		Medicare Part B (Medical Insurance)			
IRA or Roth IRA contribution limit		\$7,500		Deductible		\$283 per year	
IRA or Roth IRA catch-up (age 50+)		\$1,100		Coinsurance		20%	
IRA deduction phaseout for active participants (MAGI)				Part B Premium		Part D IRMAA	
Single/HoH		\$81,000 - \$91,000		If your MAGI in 2024 (2-years prior) was			
Married Filing Jointly		\$129,000 - \$149,000		You Pay		You Pay	
Married Filing Separately		\$0 - \$10,000		Single		Married Filing Jointly	
Spousal IRA/Non-Active Participant Spouse*		\$242,000 - \$252,000		\$202.90		Prem + \$0	
Roth IRA phaseout (MAGI)**				\$284.10		Prem + \$14.50	
Single/HoH		\$153,000 - \$168,000		\$405.80		Prem + \$37.50	
Married Filing Jointly/Qualifying Widow(er)		\$242,000 - \$252,000		\$527.50		Prem + \$60.40	
Married Filing Separately		\$0 - 10,000		\$649.20		Prem + \$83.30	
				\$689.90		Prem + \$91.00	
				You Pay		You Pay	
				Married Filing Separately			
				\$202.90		Prem + \$0	
				\$649.20		Prem + \$83.30	
				\$689.90		Prem + \$91.00	
						>\$391,000	
				Medicare Part D (Prescription Drugs, % indicates patients copay)			
				Maximum Deductible		\$615	
				Coinsurance (25% Brand-Name/25% Generic) starts at		\$615	
				OOP Maximum for 2025		\$2,100	
				Health Savings Accounts (HSA) - High Deductible Health Plans (HDHP)			
				Maximum Deductible Contribution Limit (Employer + Employee)			
				Individual		\$4,400	
				Family		\$8,750	
				Catch Up Contribution (Per account owner age 55+)		\$1,000	
				HDHP Annual Deductible Minimum			
				Individual		\$1,700	
				Family		\$3,400	
				HDHP Max. Out-Of-Pocket Amounts			
				Individual		\$8,500	
				Family		\$17,000	
				Qualified Charitable Distribution (QCD) Limitations			
				Maximum Annual Limit (Must be 70 1/2 years and older)		\$111,000	
				Charitable Income Tax Deduction - AGI Limitations			
				Non-itemizer Charitable Deduction		\$1,000 Single , \$2,000 Married Filing Jointly	
				Property Gifted		Public Charity	
				Cash		60%	
				Ordinary income assets (i.e securities held < 1 year)		50%, limited to basis	
				Appreciated long-term capital gain property		FMV up to 30% or basis up to 50%	
				Tangible personal property held >1 year (use related)		FMV up to 30% or basis up to 50%	
				Tangible personal property held >1 year (use unrelated)		50%, limited to basis	
				Life Insurance		Replacement Value up to 30% or basis up to 50%.	
						Replacement Value up to 30% or basis.	
				Payroll Taxes & Social Security			
				OASDI (Social Security) Tax Wage Base ¹		\$184,500	
				Social Security Employee tax/Employer tax		6.20%/6.20%	
				Medicare Employee Tax/Employer Tax		1.45%/1.45%	
				Maximum Benefit for workers retiring at Full Retirement Age		\$4,207/mo	
				2026 Social Security Benefit COLA		2.80%	
				If under FRA, forfeit \$1 for every \$2 in earned income over:		\$23,400	
				In FRA year but under FRA, forfeit \$1 for every \$3 in earned income over \$62,160			
				Provisional Income ² (in retirement) causing SS benefits to be taxable:			
				Single - 50% Taxable / 85% Taxable		\$25,000 - \$34,000 / >\$34,000	
				MFJ - 50% Taxable / 85% Taxable		\$32,000 - \$44,000 / >\$44,000	
				*Early benefit reduction = 5/9% per month for first 36 months, 5/12% for additional months			
				Delayed benefit increase = 8% per year beyond FRA			
				*Maximum compensation amount for qualified plans & SEP IRAs: \$360,000			
				*Indicates a Non-Refundable Tax Credit, which can only reduce tax liability to zero			
				Social Security Full Retirement Age (FRA)* (If born on Jan. 1st, use previous year)			
				Year of Birth		FRA	
				1943-54		66	
				1955		66 & 2 months	
				1956		66 & 4 months	
				1957		66 & 6 months	
				1958		66 & 8 months	
				1959		66 & 10 months	
				1960 & later		67	
						% Reduced @ 62	
						25%	
						25.83%	
						26.67%	
						27.50%	
						28.33%	
						29.17%	
						30%	
				*Attained age of participant before the close of the taxable year.			
				*Prov Income = (AGI-Taxable SS benefits) + (Tax-Exempt Interest) + (50% of SS benefits)			
				*0.9% Medicare surtax on earned income and/or self employment income above \$200k MAGI Single, \$250k MFJ, \$125k MFS.			
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Education Accounts & Taxation	Life Contracts
EE Bonds for education - Interest Exclusion Phase Out	Allowable 1035 Exchanges
Single/HoH/MFS \$101,800 - 116,800	Life can become Life, Modified Endowment Contract (MEC), Annuity, or Long-Term Care (LTC)
Married Filing Jointly \$152,650 - \$182,650	MEC can become Modified Endowment Contract, Annuity, or LTC
Coverdell Education Savings Account	Annuity Taxation
Annual Tax-Qualified Contribution Limit (per beneficiary) \$2,000	Annuity can become Annuity or Long-Term Care
Contribution Phase Out (Income)	LTC can become LTC
Single/Head of Household \$95,000 - \$110,000	Withdrawals not received as an annuity:
Married Filing Jointly \$190,000 - \$220,000	Contract Issued Prior to 8/13/82 FIFO (First In First Out)
Lifetime Learning Credit^{1, NR} Phase Out	Contract Issued After 8/13/82 LIFO (Last In First Out)
Single/Head of Household MAGI \$80,000 - \$90,000	Annuitized Payments:
Married Filing Jointly MAGI \$160,000 - \$180,000	Contract Issued Prior to 1/1/87 Exclusion Ratio* for Term of Annuity
American Opportunity Credit^{2, R} Phase Out	Contract Issued Post 1/1/87 Exclusion Ratio* to extent of basis recovery
Single/Head of Household MAGI \$80,000 - \$90,000	<i>*the Exclusion Ratio refers to the portion of the return on investments that is income tax exempt. Generally, it represents a payback of your initial investment</i>
Married Filing Jointly MAGI \$160,000 - \$180,000	Life Insurance Taxation
Student Loan Interest Deduction³ Phase Out	MEC Withdrawal LIFO (Last In First Out) Loans & Death Benefit Tax Free
Single/Head of Household \$85,000-\$100,000	Non-MEC Withdrawal FIFO (First In First Out) Loan Balance on Lapse Taxable Income
Married Filing Jointly \$175,000-\$205,000	Other IRA withdrawal Penalties
529 College Savings Plan	Age Taxes and Penalties*
Maximum 529 Balance for Contributions Varies by State from \$235,000 - \$621,411	59 1/2 and older & account owned for more than 5 Years Earnings Can be withdrawn tax-free and penalty-free.
Maximum Annual Contribution Excluded from Gift Tax ⁴ \$19,000	59 1/2 and older & account owned for less than 5 Years Income tax is owed on earnings withdrawn, but no early withdrawal penalty.
The IRS allows one education credit per student, per year	59 1/2 and younger & account owned for more than 5 Years Income tax and 10% penalty is owed on earnings withdrawn unless a qualified exemption is present (i.e. disability, first time home purchase).
¹ Credit is for 20% of up to \$10,000 qualified expenses (max. credit of \$2,000) per return	59 1/2 and younger & account owned for less than 5 Years Income tax and 10% penalty is owed on earnings withdrawn. Penalties, but not the income tax, can be avoided if a qualified exception is present (disability, first-time home purchase, qualified education expenses, unreimbursed medical bills, child birth or adoption expenses).
² Credit is for 100% of qualified post high school expenses on the first \$2,000, and 25% on the next \$2,000 for a maximum total credit of \$2,500 per student (40% refundable)	<i>* Principal can always be withdrawn tax and penalty free</i>
³ Deduction for student loan interest for you, your spouse or your dependent up to \$2,500 per year	Section 179
⁴ 529 contributions count towards your annual gift limit; you may contribute more but it will count towards your lifetime gift exclusion. You may also choose to contribute 5 years worth of gifts at once (\$95,000) and have no gift exclusion for the next 5 years.	Maximum Deduction per Year \$2,560,000
Federal Poverty Level (FPL)	Limit on Capital Purchases (deduction phase-out) ¹ \$4,090,000
Family of 1 \$15,650	Accelerated (Bonus) Depreciation ² 100%
Family of 2 \$21,150	¹ Deduction is phased-out dollar for dollar above the \$4.090 million limit.
Family of 3 \$26,650	² Eligible for qualified assets purchased after January 1st, 2026
Family of 4 \$32,150	Standard Mileage Rates
For each additional member \$5,500	Business Use 72.5¢ per mile
Adoption Credit^{NR}	Charitable Use 14¢ per mile
Maximum Federal* Credit (per child) \$17,670	Medical or Moving Use 20.5¢ per mile
Credit Phase Out (MAGI, all filling status except MFS) \$265,080 - \$305,080	
<i>*some states may have an additional credit for adoption expenses</i>	
<small>^{NR} Indicates a Non-Refundable Tax Credit, which can only reduce tax liability to zero, and ^R indicates a Refundable or Partially-Refundable Credit, meaning it can reduce tax liability below zero and apply to a refund.</small>	
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Uniform Life Table *		Single Life Table (For use by Beneficiaries)				Inherited IRA Distributions		
Age	Divisor (Life Expectancy)	Age	Life Expectancy	Age	Life Expectancy	<i>The following chart may be used to determine inherited IRA Required Minimum Distributions. Beneficiary options vary depending upon if death occurred before or after the IRA holder reached their Required Beginning Date (RBD). Note that a beneficiary's age as of December 31 of the year of distribution is used to determine the life expectancy (LE) factor for RMDs.</i>		
72	27.4	0	84.6	56	30.6	Beneficiary Spouse & Eligible Beneficiaries ¹ Eligible Minor Beneficiaries ¹ Non-eligible Beneficiaries Only Qualified Trust (Eligible Beneficiaries ¹) Non-qualified Trust (Non-eligible beneficiaries) No Beneficiary Designation Charity Estate	Death Before Required Beginning Date <ul style="list-style-type: none"> Total distribution. 10-year rule. LE payments based on own LE beginning in the year following the year the IRA owner would have turned 73, recalculated each year. Spouse can roll over into their own IRA. 	Death After Required Beginning Date <ul style="list-style-type: none"> Total distribution. First distribute RMD for year of the IRA holder's death based on decedent's LE. Continue RMDs based on the longer of the deceased IRA holder's LE (reduced by one each year) or their own LE (recalculated). Roll over the remaining assets into the spouse's IRA.
73	26.5	1	83.7	57	29.8			
74	25.5	2	82.8	58	28.9			
75	24.6	3	81.8	59	28			
76	23.7	4	80.8	60	27.1			
77	22.9	5	79.8	61	26.2			
78	22	6	78.8	62	25.4			
79	21.1	7	77.9	63	24.5			
80	20.2	8	76.9	64	23.7			
81	19.4	9	75.9	65	22.9			
82	18.5	10	74.9	66	22			
83	17.7	11	73.9	67	21.2			
84	16.8	12	72.9	68	20.4			
85	16	13	71.9	69	19.6			
86	15.2	14	70.9	70	18.8			
87	14.4	15	69.9	71	18			
88	13.7	16	69	72	17.2			
89	12.9	17	68	73	16.4			
90	12.2	18	67	74	15.6			
91	11.5	19	66	75	14.8			
92	10.8	20	65	76	14.1			
93	10.1	21	64.1	77	13.3			
94	9.5	22	63.1	78	12.6			
95	8.9	23	62.1	79	11.9			
96	8.4	24	61.1	80	11.2			
97	7.8	25	60.2	81	10.5			
98	7.3	26	59.2	82	9.9			
99	6.8	27	58.2	83	9.3			
100	6.4	28	57.3	84	8.7			
101	6	29	56.3	85	8.1			
102	5.6	30	55.3	86	7.6			
103	5.2	31	54.4	87	7.1			
104	4.9	32	53.4	88	6.6			
105	4.6	33	52.5	89	6.1			
106	4.3	34	51.5	90	5.7			
107	4.1	35	50.5	91	5.3			
108	3.9	36	49.6	92	4.9			
109	3.7	37	48.6	93	4.6			
110	3.5	38	47.7	94	4.3			
111	3.4	39	46.7	95	4			
112	3.3	40	45.7	96	3.7			
113	3.1	41	44.8	97	3.4			
114	3	42	43.8	98	3.2			
115	2.9	43	42.9	99	3			
116	2.8	44	41.9	100	2.8			
117	2.7	45	41	101	2.6			
118	2.5	46	40	102	2.5			
119	2.3	47	39	103	2.3			
For Use by: Unmarried Owners, Married Owners Whose Spouses Are Not More Than 10 Years Younger, and Married Owners Whose Spouses Are Not the Sole Beneficiaries of Their IRAs		48	38.1	104	2.2			
		49	37.1	105	2.1			
		50	36.2	106	2.1			
		51	35.3	107	2.1			
		52	34.3	108	2			
53	33.4	109	2					
54	32.5	110	2					
55	31.6	111	2					

¹ Eligible Designated Beneficiaries include 1) the surviving spouse 2) a child of the participant/owner who has not reached the age of majority 3) a disabled individual 4) an individual diagnosed with a chronic illness (as defined by the statute) and 5) individuals who are no more than 10 years younger than the participant/owner.

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