

# 2026 Tax Fast Facts

## Quick Reference

### FEDERAL INCOME TAX RATES FOR 2026

#### Married filing jointly

| Taxable Income | Tax Rate |
|----------------|----------|
| \$0+           | 10%      |
| \$24,800+      | 12%      |
| \$100,800+     | 22%      |
| \$211,400+     | 24%      |
| \$403,550+     | 32%      |
| \$512,450+     | 35%      |
| \$768,700+     | 37%      |

#### Single

| Taxable Income | Tax Rate |
|----------------|----------|
| \$0+           | 10%      |
| \$12,400+      | 12%      |
| \$50,400+      | 22%      |
| \$105,700+     | 24%      |
| \$201,775+     | 32%      |
| \$256,225+     | 35%      |
| \$640,600+     | 37%      |

### CAPITAL GAIN TAX RATES FOR 2026

| Asset Holding Period | Tax Bracket |     |     |     |     |     |     |
|----------------------|-------------|-----|-----|-----|-----|-----|-----|
|                      | 10%         | 12% | 22% | 24% | 32% | 35% | 37% |
| Short term rate      | 10%         | 12% | 22% | 24% | 32% | 35% | 37% |

|                | Married Filing Jointly |                       | Single                |
|----------------|------------------------|-----------------------|-----------------------|
| Long term rate | 0%                     | \$0 to \$98,900       | \$0 to \$49,450       |
|                | 15%                    | \$98,900 to \$613,700 | \$49,450 to \$545,500 |
|                | 20%                    | Over \$613,700        | Over \$545,500        |

### ESTATE AND GIFT TAX EXEMPTIONS FOR 2026

|                                  |              |
|----------------------------------|--------------|
| Estate tax exempt amount         | \$15 million |
| Gift tax exempt amount           | \$15 million |
| Gift tax annual exclusion amount | \$19,000     |

## IRA AND RETIREMENT PLAN LIMITS FOR 2026

The amount you can contribute to all of your Traditional and Roth IRAs combined is 100% of your taxable compensation<sup>1</sup>, up to a maximum of:

|                            |         |
|----------------------------|---------|
| If you are under age 50    | \$7,500 |
| If you are age 50 or older | \$8,600 |

<sup>1</sup>Exception for Married Filing Jointly: An employed spouse may contribute to a separate IRA on behalf of a spouse who has little or no income. The amount of the couple's combined contributions can't be more than the taxable compensation reported on their joint return. For more information, refer to Spousal IRA sections in IRA Publication 590-A.

## DEDUCTIBLE TRADITIONAL IRA PHASEOUTS

Deductibility depends on MAGI and whether you or your spouse is covered by an employer-sponsored retirement plan. You must figure your deduction and your spouse's deduction separately. The deduction for contributions to traditional IRAs phases out over the following MAGI levels:

|  |                     |
|--|---------------------|
| Covered by employer plan and:  |                     |
| Single   | \$81,000-\$91,000   |
| Married filing jointly   | \$129,000-\$149,000 |
| Not covered by employer plan and:                                      |                     |
| Single or married filing jointly with a spouse who also is not covered | No limit            |
| Married filing jointly with a spouse who is covered                    | \$242,000-\$252,000 |

There is no income limit for contributions to a non-deductible traditional IRA.

## ROTH IRA ELIGIBILITY PHASEOUTS

Eligibility for Roth IRAs is phased out over the following MAGI levels:

|                           |                     |
|---------------------------|---------------------|
| Filing Status             |                     |
| Single                    | \$153,000-\$168,000 |
| Married filing jointly    | \$242,000-\$252,000 |
| Married filing separately | \$0-\$10,000        |

## MAXIMUM RETIREMENT PLAN CONTRIBUTIONS

The amount you can contribute to an employer-sponsored retirement plan generally is the lesser of 100% of your salary or:

|   |          |
|---|----------|
| Type of Plan  |          |
| 401(k) and 403(b)                                     | \$24,500 |
| SIMPLE-IRA  | \$17,000 |
| 401(k) and 403(b) Catch-up contributions <sup>2</sup> | \$8,000  |
| 401(k) and 403(b) Catch-up contributions ages 60-63   | \$11,250 |
| SIMPLE-IRA Catch-up contributions <sup>2</sup>        | \$4,000  |
| SIMPLE-IRA Catch-up contribution ages 60-63           | \$5,250  |

<sup>2</sup>Age 50-59 and 64+.

Individuals with wage earnings greater than \$145,000 in 2025 are limited to after-tax Roth Catch-up contributions in 2026.

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