



TAX BRACKETS FOR 2026

MARRIED FILING JOINTLY		SINGLE	
\$0 - \$24,800	10%	\$0 - \$12,400	10%
\$24,801 - \$100,800	12%	\$12,401 - \$50,400	12%
\$100,801 - \$211,100	22%	\$50,401 - \$105,700	22%
\$211,100 - \$403,550	24%	\$105,701 - \$201,775	24%
\$403,551 - \$512,450	32%	\$201,776 - \$256,225	32%
\$512,451 - \$768,700	35%	\$256,225 - \$640,600	35%
Over \$768,701	37%	Over \$640,601	37%

LONG TERM CAPITAL GAINS / QUALIFIED DIVIDEND TAX RATES

MARRIED FILING JOINTLY		SINGLE		TRUST	
\$0 - \$98,900	0%	\$0 - \$49,450	0%	\$0 - \$3,300	10%
\$98,901 - \$613,700	15%	\$49,451 - \$545,500	15%	\$3,301 - \$11,700	24%
Over \$613,701	20%	Over \$545,501	20%	\$11,701 - \$16,000	35%
				Over \$16,001	37%

DEDUCTIONS, EXEMPTIONS, AND EXCLUSIONS

STANDARD DEDUCTION	2025	2026
Married Filing Jointly	\$30,000	\$32,200
Single	\$15,000	\$16,100
Head of Household	\$22,500	\$24,150

CHARITABLE DEDUCTION (if use Standard Deduction)	2025	2026
Married Filing Jointly	\$0	\$2,000
Single	\$0	\$1,000

OBBBA	2025	2026
Age 65+ Additional Deduction (OBBBA)		\$6,000

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SALT Ecr	\$10,000	\$40,000

ANNUAL EXCLUSION FOR GIFTS	2025	2026
ANNUAL EXCLUSION FOR GIFTS	\$19,000	\$19,000
ESTATE TAX EXEMPTION	\$13,990,000	\$15,000,000

HEALTH SAVINGS CONTRIBUTION (HSA)	2025	2026
Family	\$8,550	\$8,750
Single	\$4,300	\$4,400
Family – Age 55 or over	\$9,550	\$9,750
Single – Age 55 or over	\$5,300	\$5,400

QCD Limit	2025	2026
QCD Limit	\$108,000	\$111,000

SECURE ACT 2.0: 401k & 403b CATCH UP CONTRIBUTION CHANGES

401k & 403b changes starting in 2025 & 2026

- 2025:** Participants aged 60, 61, 62, and 63 will be allowed to contribute an additional \$11,250 as a catch-up contribution.
- 2026:** For participants aged 50 and older earning \$145,000 or more, catch-up contributions must be made on a Roth basis. This means contributions will be made after-tax, and qualified withdrawals will be tax-free.
 - The Roth catch-up contribution requirement will not apply to those earning \$144,999 or less in a tax year

RETIREMENT PLANS

IRA CONTRIBUTION LIMIT	2025	2026
Under age 50	\$7,000	\$7,500
Age 50 & over	\$8,000	\$8,600

401(K) & 403(B)		
Under age 50	\$23,500	\$24,500
Age 50 & over	\$31,000	\$32,500

SEP CONTRIBUTION		
Up to 25% of compensation limit	\$70,000	\$72,000

SIMPLE ELECTIVE DEFERRAL		
Under age 50	\$16,500	\$17,000
Age 50 & over	\$20,000	\$21,000

LIMIT ON ADDITIONS TO DEFINED CONTRIBUTION PLANS		
	\$69,000	\$71,000

PHASE-OUT FOR IRA CONTRIBUTIONS (MAGI LIMIT) *Qualified plan participants		
Married, Filing Jointly	\$126,000 - \$146,000	\$129,000 - \$149,000
Single	\$79,000 - \$89,000	\$81,000 - \$91,000
Spousal IRA	\$236,000 - \$246,000	\$242,000 - \$252,000

PHASE-OUT OF ROTH CONTRIBUTION ELIGIBILITY (MAGI LIMIT)		
Married, Filing Jointly	\$236,000 - \$246,000	\$242,000 - \$252,000
Single	\$150,000 - \$165,000	\$153,000 - \$168,000

NET INVESTMENT INCOME TAX

3.8% tax in addition to regular income tax if modified adjusted gross income (MAGI) is in excess of limits below. Tax applied on the lesser of net investment income* or MAGI in excess of:

Married Filing Jointly	\$250,000
Single	\$200,000

*Examples of investment Income (not an all inclusive list): Interest, Dividends, Capital Gains, Rent & Royalty Income, and Passive Business Investments



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