



MANSKÉ WEALTH MANAGEMENT

2026 Tax Reference Guide

Tax Brackets

2026

Married, Joint

\$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 - \$67,450	12%
\$67,451 - \$105,700	22%
\$105,701 - \$201,775	24%
\$201,776 - \$256,200	32%
\$256,201 - \$640,600	35%
>\$640,601	37%

Single

\$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, Separate

\$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%

Estates and Trusts

\$0-\$3,300	10%
\$3,301-\$11,700	24%
\$11,701-\$16,000	35%
>\$16,001	37%

Standard Deductions

Married, Joint	\$32,200
Head of Household	\$24,150
Single	\$16,100
Married, Separate	\$16,100
Blind or Over 65 (Married)	\$1,650
Blind or Over 65 (Single)	\$2,050

Long-term capital gains and qualified dividend tax

Married, Joint

\$0 - \$98,900	0%
\$98,901 - \$613,700	15%
>\$613,701	20%

Head of Household

\$0 - \$66,200	0%
\$66,201 - \$579,600	15%
>\$579,601	20%

Single

\$0 - \$49,450	0%
\$49,451 - \$545,500	15%
>\$545,501	20%

Married, Separate

\$0 - \$49,450	0%
\$49,451 - \$306,850	15%
>\$306,851	20%

Capital loss limitation (If your capital loss exceeds your capital gains)

Married, Joint	\$3,000
Married, Separate	\$1,500
Single	\$3,000

Education

529 Plan contributions before a gift tax (annual exclusion) \$19,000/yr

Accelerate 5 years of gifting into 1 year

Individual	\$95,000
Per Couple	\$190,000

American Opportunity Credit	\$2,500
Lifetime Learning Credit	\$2,000
Student Loan Interest Deduction	\$2,500

Payroll Taxes

Self-employed Combined Rate (OASDI+Medicare)	15.3%
Employer Rate (OASDI+Medicare)	7.65%
Employee Rate (OASDI+Medicare)	7.65%
OASDI Max Base	\$184,500
Medicare Rate	1.45%
Social Security Rate	6.2%
FUTA Wage Base	\$7,000
Nanny Tax Threshold	\$3,000

Retirement/Pension Plans- Effective for 2026 regardless of other tax rate changes

Maximum Annual Benefit for Defined Benefit Plan	\$290,000
Maximum Annual Contribution For Defined Contribution Plan	\$72,000
Highly Compensated Employee Definition (in general)	\$160,000
SEP Compensation Limit	\$360,000
401(k) Max Compensation Amt	\$360,000
401(k) Max Elective Deferral	\$24,500
IRA Contribution Limit (in general)	\$7,500
SIMPLE Contribution Limit	\$17,000

Catch-up Contributions (For Tax-payers 50 and over)

Traditional and Roth IRAs	\$1,100
SIMPLEs	\$4,000
401(k), 403(b), and 457 plans (ages 50-59, 64+)	\$8,000
(ages 60-63)	\$11,250

Phaseout for Deducting IRA (MAGI)

Taxpayers with Traditional IRAs can convert to Roth IRAs regardless of income level in 2026.

Contribution (qualified plan participant)

Joint	\$129,000-\$149,000
Single, HOH	\$81,000-\$91,000
Filing Separately	\$0 - \$10,000
Spousal IRA	\$242,000-\$252,000

Phaseout of Roth Contribution Eligibility (MAGI)

Joint	\$242,000-\$252,000
Single, HOH	\$153,000 - \$168,000
Filing separately	\$0 - \$10,000

Health Savings Account (HSA) Contribution Limits

Individual Contribution Limit	\$4,400
Family Contribution Limit	\$8,750
Catch-up Provision (ages 55+)	\$1,000