

Tax Facts: 2026 Tax Year

The One, Big, Beautiful Bill Act made the current rate structure permanent and reset several key thresholds. The tables below give you a quick view into the 2026 tax facts and the potential tax exposure you may be subject to. Contact a financial professional for help with your tax and financial planning.

Income Tax		
Married Filing Jointly:	\$0 - \$24,800	10%
\$24,801	\$100,800	\$2,480 + 12%
\$100,801	\$211,400	\$11,600 + 22%
\$211,401	\$403,550	\$35,932 + 24%
\$403,551	\$512,450	\$82,048 + 32%
\$512,451	\$768,700	\$116,896 + 35%
\$768,701+	—	\$206,583.50 + 37%
Single:	\$0 - \$12,400	10%
\$12,401	\$50,400	\$1,240 + 12%
\$50,401	\$105,700	\$5,800 + 22%
\$105,701	\$201,775	\$17,966 + 24%
\$201,776	\$256,225	\$41,024 + 32%
\$256,226	\$640,600	\$58,448 + 35%
\$640,601+	—	\$192,979.25 + 37%

Actual Blended Tax Range by Income (Married Filing Jointly)		
Taxable Income	Income Tax Bracket	Actual Tax Range (Blended)
\$0 to \$24,800	10%	0%–10%
\$24,801 to \$100,800	12%	10%–11.5%
\$100,801 to \$211,400	22%	11.5%–17.0%
\$211,401 to \$403,550	24%	17.0%–20.3%
\$403,551 to \$512,450	32%	20.3%–22.8%
\$512,451 to \$768,700	35%	22.8%–26.9%
\$768,701+	37%	26.9%–37%

Source: IRS, Rev. Proc. 2025-32, 2025.

Capital Gains Tax		
Single		
Taxable Income	1 year or less	Greater than 1 year
\$0 to \$49,450	Ordinary Income	0%
\$49,451 to \$545,500	Ordinary Income	15%
\$545,501+	Ordinary Income	20%
Married		
Taxable Income	1 year or less	Greater than 1 year
\$0 to \$98,900	Ordinary Income	0%
\$98,901 to \$613,700	Ordinary Income	15%
\$613,701+	Ordinary Income	20%

Standard Deductions	
Married:	\$32,200
Single:	\$16,100
Head of Household:	\$24,150

Net Investment Tax		
	Threshold	Tax Rate
Married:	\$250,000	3.8%
Single:	\$200,000	3.8%

Sources: IRS, Rev. Proc. 2025-32, 2025; IRS, "Questions and Answers on Net Investment Income Tax." The NIIT thresholds are set by statute and are not indexed for inflation.

Estate Tax Exclusion		
2025	\$13,990,000	40% tax rate
2026	\$15,000,000	40% tax rate
2026 Gift Tax Exclusion:	\$19,000/year	\$15,000,000/lifetime
2026 Generation Skipping Tax:	—	\$15,000,000/lifetime

Estate and Trust Tax Rates		
\$0	\$3,300	10%
\$3,301	\$11,700	\$330 + 24%
\$11,701	\$16,000	\$2,346 + 35%
\$16,001+	—	\$3,851 + 37%

Social Security Tax		
Modified AGI	Up to 50% Taxable	Up to 85% Taxable
Married:	\$32,000 to \$44,000	\$44,000+
Single:	\$25,000 to \$34,000	\$34,000+
FICA Taxable Cap:	\$184,500	

Sources: IRS, Rev. Proc. 2025-32, 2025; Social Security Administration, "Contribution and Benefit Base," 2026; Social Security Administration, "Benefits Planner: Income Taxes and Your Social Security Benefit." The Social Security taxation thresholds are set by statute and are not indexed for inflation.

* These figures do not account for the standard deduction or any itemized deductions.

* Figures for Actual Tax Range (Blended) column are calculated by Tangent. They are based on taxable dollars and do not account for any deductions or credits.

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Qualified Plans: 2026 Tax Year		
	Maximum Deferral	50+ Catch-up
401(k)–403(b)–457:	\$24,500	\$8,000
Ages 60–63 catch-up:	–	\$11,250
SIMPLE:	\$17,000	\$4,000
SEP (salary reduction):	\$72K/25% of compensation	–
Defined Contribution	\$72,000	\$8,000
Solo 401(k):	\$72,000	\$8,000
Defined Benefit		
Maximum Compensation:	\$360,000	None
Traditional IRA	\$7,500	\$1,100
Deduction Phase Outs (MAGI)	Filer covered by workplace plan	Filer not covered, spouse is
Married:	\$129,000 – \$149,000	\$242,000 – \$252,000
Single:	\$81,000 – \$91,000	–
Roth	\$7,500	\$1,100
Contribution Phase Outs	Modified Adjusted Gross Income	
Married:	\$242,000 – \$252,000	–
Single:	\$153,000 – \$168,000	–
Conversion Limit:	N/A	–

Sources: IRS, Notice 2025-67, "2026 Amounts Relating to Retirement Plans and IRAs, as Adjusted for Changes in Cost-of-Living"; IRS, IR-2025-111, November 13, 2025; IRS, Rev. Proc. 2025-32, 2025.

Note: Beginning in 2026, catch-up contributions to a 401(k), 403(b), or governmental 457(b) plan must be made as designated Roth contributions if the participant's prior-year FICA wages from the plan sponsor exceeded \$150,000. The age 60–63 catch-up replaces the age 50 catch-up and does not stack with it.

Please contact your financial professional or visit tangentretirement.com for more information.

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