

2026 Tax Brackets

& Federal Income Tax Rates



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2026 Individual Tax Rates

Tax rate	Single Filers	Married Filing Jointly	Head of Household
10%	\$0 to \$12,400	\$0 to \$24,800	\$0 to \$17,700
12%	\$12,401 to \$50,400	\$24,801 to \$100,800	\$17,701 to \$67,450
22%	\$50,401 to \$105,700	\$100,801 to \$211,400	\$67,451 to \$105,700
24%	\$105,701 to \$201,775	\$211,401 to \$403,550	\$105,701 to \$201,775
32%	\$201,776 to \$256,225	\$403,551 to \$512,450	\$201,776 to \$256,200
35%	\$256,226 to \$640,600	\$512,451 to \$768,700	\$256,201 to \$640,600
37%	\$640,601 or more	\$768,701 or more	\$640,601 or more

2026 Estates & Trusts Tax Rates

Taxable Income	2026 Tax
Not > \$3,300	10% of the taxable income
> \$3,300 but not > \$11,700	\$330 + 24% of the excess > \$3,300
> \$11,700 but not > \$16,000	\$2,346 + 35% of the excess > \$11,700
> \$16,000	\$3,851 + 37% of the excess > \$16,000

2026 C Corporation Tax Rates

Taxable Income	2026 Tax
Any Amount of Income	21%

2026 Capital Gain Rates

Capital Asset	Holding Period	Tax Rate
Short-term capital gains	One year or less	Ordinary income tax rates, up to 37%
Long-term capital gains	More than one year	Taxpayers with taxable income falling within the 10% or 12% ordinary income tax brackets generally pay a 0% long-term capital gains tax rate. The following are the income thresholds for the 15% and 20% long-term capital gains tax rates: Married Filing Jointly: 15% Rate: \$98,900 - \$613,700; 20% Rate: > \$613,700. Married Filing Separately: 15% Rate: \$49,450 - \$306,850; 20% Rate: > \$306,850. Head of Household: 15% Rate: \$66,200 - \$579,600; 20% Rate: > \$579,600. Unmarried Individuals: 15% Rate: \$49,450 - \$545,500; 20% Rate: > \$545,500

2026 Tax Planning Reference Guide



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Key Tax Limits at a Glance:

- **Standard Deduction** – \$16,100 (Single/MFS) / \$32,200 (Married Filing Jointly)
- **Annual Gift Tax Exclusion** – \$19,000 per recipient
- **Estate and Gift Tax Lifetime Exemption Equivalent** - \$15 Million
- **HSA Contribution Limits** – \$4,400 (Self) / \$8,750 (Family)
- **401(k) Contribution Limits** – \$24,500
- **Social Security Wage Base** – \$184,500
- **Child Tax Credit** – \$2,200 per qualifying child (Under the age of 17)
- **IRA Contribution Limits** – \$7,500 (Under age 50)/ \$8,600 (50 and Older)

Important Tax Filing Dates:

January 15 – Q4 Estimated Tax Due

March 1 – Farmer Return Deadline

March 15 – Business Return Deadline (Partnerships and S Corporations)

April 15 – Q1 Estimated Tax Payment & Individual and C Corporation Tax Return Deadline

June 15 – Q2 Estimated Tax Due

September 15 – Extended Business Return Deadline/ Q3 Estimated Tax Due

September 30 – Extended Trust Return Deadline

October 15 – Extended Individual Return Deadline

Tax Planning Checklist:

- ☐ **Maximize retirement contributions / QCD**
- ☐ **Review HSA contributions**
- ☐ **Consider charitable donations**
- ☐ **Plan gifting strategies**
- ☐ **Review capital gains and losses**
- ☐ **Plan major purchases or investments**
- ☐ **Update life changes**

