

INCOME TAX RATE SCHEDULES FOR 2026

SINGLE (Standard Deduction \$16,100)

Taxable Income	Tax Rate
\$0 – \$12,400	10% of taxable income
\$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%
Over \$640,600	37%

MARRIED FILING SEPARATELY (StDed \$16,100)

Taxable Income	Tax Rate
\$0 – \$12,400	10% of taxable income
\$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%
Over \$384,350	37%

MARRIED FILING JOINTLY (StDed \$32,200)

Taxable Income	Tax Rate
\$0 – \$24,800	10% of taxable income
\$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%
Over \$768,701	37%

HEAD OF HOUSEHOLD (StDed \$24,150)

Taxable Income	Tax Rate
\$0 – \$17,700	10% of taxable income
\$17,701 – \$67,450	12%
\$67,451 – \$105,700	22%
\$105,701 – \$201,750	24%
\$201,751 – \$256,200	32%
\$256,201 – \$640,600	35%
Over \$640,600	37%

OBBA ADDITIONAL SENIOR (AGE 65 AND OLDER) TAX DEDUCTION \$6,000
Applies to Households with AGI of \$75,000 or less for Single
or \$150,000 or less for Married Filing Jointly

Uniform Lifetime Table for 2022 and later RMD

Age	Factor	Age	Factor
72	27.4	97	7.8
73	26.5	98	7.3
74	25.5	99	6.8
75	24.6	100	6.4
76	23.7	101	6.0
77	22.9	102	5.6
78	22.0	103	5.2
79	21.1	104	4.9
80	20.2	105	4.6
81	19.4	106	4.3
82	18.5	107	4.1
83	17.7	108	3.9
84	16.8	109	3.7
85	16.0	110	3.5
86	15.2	111	3.4
87	14.4	112	3.3
88	13.7	113	3.1
89	12.9	114	3.0
90	12.2	115	2.9
91	11.5	116	2.8
92	10.8	117	2.7
93	10.1	118	2.5
94	9.5	119	2.3
95	8.9	120 and older	2.0
96	8.4		

¹ Exception—if your sole designated beneficiary is your spouse who is more than 10 years younger than you, your MRD will be calculated using joint life expectancy factors.



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Securities and Advisory Services Offered
Though Harbour Investments, Inc.

Credit Amounts for the Savers' Credit 2026

Adjusted Gross Income			
Married filing joint	Head of Household	All Other Filers	Credit
\$0-\$48,500	\$0-\$36,375	\$0-\$24,250	50% of Contribution
\$48,501-\$52,500	\$36,376-\$39,375	\$24,251-\$26,250	20% of Contribution
\$52,501-\$80,500	\$39,376-\$60,375	\$26,251-\$40,250	10% of Contribution
Over \$80,500	Over \$60,376	Over \$40,251	Credit not available

SUMMARY OF SELECTED EMPLOYEE BENEFIT RELATED LIMITS

	2024	2025	2026
ELECTIVE DEFERRAL ANNUAL LIMITS			
401(k), 403(b), 457 and SEPs	23,000	23,500	24,500
SIMPLE IRA Plans	16,000	16,500	17,000
"CATCH-UP" CONTRIBUTIONS			
401(k), 403(b), 457 and SEPs	7,500	7,500	8,000
Age 60, 61, 62, 63 Catchup		11,250	12,000
Roth Threshold for Catchup Contributions			150,000
SIMPLE IRAs and 401(k)s	3,500	3,500	4,000
Age 60, 61, 62, 63 Catchup for SIMPLE		5,250	5,250
401(a)(17) MAX PLAN COMPENSATION	345,000	350,000	360,000
SEP COMPENSATION	750	750	800
414(q) HIGHLY COMPTD. EMPLOYEE	155,000	160,000	160,000
KEY EMPLOYEE (Top Heavy)	220,000	230,000	235,000
415 ADDITIONS Defined Contribution Limit	69,000	70,000	72,000
IRAs			
Annual Contribution Limit	7,000	7,000	7,500
Catch-Up Contributions	1,000	1,000	1,100
SOCIAL SECURITY Taxable Wage Base	168,600	176,100	184,500
SS Earnings Test Before NRA	22,320	23,400	24,480
SS Earnings Test NRA and After	59,520	62,160	65,160
IRA PHASE OUTS BEGIN AT (for individuals covered by an employer plan)			
Single/Head of Household	77,000	79,000	81,000
Joint Filers (where only spouse is covered at work)	230,000	236,000	242,000
Joint Filers (where both are covered at work)	123,000	126,000	129,000
ROTH IRA PHASE OUTS BEGIN AT			
Single and Head of Household	146,000	150,000	153,000
Joint Filers	230,000	236,000	242,000
FEDERAL GIFT TAX EXCLUSION	18,000	19,000	19,000
529 EDUCATION ACCOUNT W/ DED LIMIT	5,000	5,130	
HSA LIMITS			
Family	8,300	8,550	8,750
Single	4,150	4,300	4,400
Catchup over 55	1,000	1,000	1,000