

2026 Contribution Limits & Thresholds	
401(k)/403(b)/457	<ul style="list-style-type: none"> Age 50 and Below: \$24,500 Age 50 to 59 and Age 64+: \$32,500 (w/ catch up) Age 60 to 63: \$35,750 (w/ super catch up) <p><i>*Starting in 2026 “catch up” and “super catch-up” contributions will be made as Roth contributions (post-tax) for those age 50+ with high earnings (\$145,000+ in the prior year). Secure Act 2.0 has previously called for this to occur in 2023; however, in August 2024 the IRS extended activation of this provision.</i></p>
Roth IRA	<ul style="list-style-type: none"> Age 50 and Below: \$7,500 Age 50 and Beyond: \$8,600 (includes catch-up of \$1,100)
SEP IRA	<ul style="list-style-type: none"> \$72,000 <i>*cannot exceed the lesser of 25% of compensation or \$70,000</i>
Health Savings Account (HSA)	<ul style="list-style-type: none"> Individual Plan: \$4,400 (+\$1,000 for age 55+) Family Plan: \$8,750 (+\$1,000 for age 55+)
Annual Gift Exclusion	<ul style="list-style-type: none"> Individual: \$19,000 <i>*unchanged from 2025</i> Married Couple: \$38,000 <i>*unchanged from 2025</i>
Lifetime Estate Tax and GST Exemption	<ul style="list-style-type: none"> Individual: \$15,000,000 Married Couple: \$30,000,000

2026 Tax Brackets and Federal Income Tax Rates			
Tax Rate	For Single Filers	For Married Filing Joint	For Heads of Households
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 Tax Filing Dates	
“Tax Day”	<ul style="list-style-type: none"> April 15, 2026
Quarterly Payments	<ul style="list-style-type: none"> April 15, 2026 June 15, 2026 September 15, 2026 January 15, 2027
Extension Deadline	<ul style="list-style-type: none"> October 15, 2026

Source: Internal Revenue Service (IRS). Guidance Issued October 2025.