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2026 Financial Planning Guide

Financial planning is a complex process that involves understanding crucial figures related to investments, retirement, taxes and estate planning. To assist you in planning for a financially successful 2026, we have created a helpful tool that lists the important numbers you should refer to. However, please keep in mind that each specific number may not align with your tax filing status. If you have any questions, please do not hesitate to contact us directly or consult with your tax professional.

Single taxpayers

Taxable Income	Tax Rate
$0 to $12,400	10% of taxable income
$12,401 to $50,400	12%
$50,401 to $105,700	22%
$105,701 to $201,775	24%
$201,776 to $256,225	32%
$256,226 to $640,600	35%
Over $640,600	37%

Married filing jointly

Taxable Income	Tax Rate
$0 to $24,800	10% of taxable income
$24,801 to $100,800	12%
$100,801 to $211,400	22%
$211,401 to $403,550	24%
$403,551 to $512,450	32%
$512,451 to $768,700	35%
Over $768,700	37%

Standard deductions

Amounts	2026
Single	$16,100
Married filing jointly	$32,200

Additional Standard Deduction	
Blind, or age 65 or older	Add $1,650 per person
Blind, or age 65 or older, unmarried	Add $2,050

Investment Planning - Long-Term Capital Gain Tax Rate 2026

Federal Capital gains tax- Single filing

Taxable Income	Tax Rate
$0 to $49,450	0%
$49,451 to $545,500	15%
Over $545,500	20%

Federal Capital gains tax- Married filing jointly

Taxable Income	Tax Rate
$0 to $98,900	0%
$98,901 to $613,700	15%
Over $613,700	20%

Retirement Planning

Contribution Limits*

Account Type	Max deferral	50 to 59 catch -up
Corporate Retirement including Roth	$24,500	$8,000
Savings Incentive Match Plan	$17,000	$4,000
Simplified Employee Pension	Lesser of $72,000 or 25% of wages	
Traditional IRA & Roth	$7,500	$1,100 (age 50 and over)
Flexible Spending Account	$3,400	$1,000
Health Savings Account Self-only coverage	$4,400	$1,000
Health Savings Account Family coverage	$8,750	$1,000

Catch-up contribution limit for 401(k) and Roth 401(k) (Age 60 to 63) **	$11,250
Catch-up contribution limit for SIMPLE Plans (Age 60 to 63)	$5,250

Compensation Limits

Traditional IRA - Covered by Employer Plan	Income phase out range
Single	$81,000 to $91,000
Married filing joint	$129,000 to $149,000

Traditional IRA - Not covered by employer plan	Income phase out range
Single	$153,000 to $168,000
Married filing joint	$242,000 to $252,000

ROTH IRA	Income phase out range
Single	$153,000 to $168,000
Married filing joint	$242,000 to $252,000

Estate Planning

Key figures	Amount
Annual gift exclusion	$19,000

** Starting in 2026, If you are age 50 or older in 2026 and your wages from your employer exceed $150,000 , then any catch-up contributions you make in 2026 to your 401(k), 403(b), or 457(b) plan must be made on a Roth basis

Gift and estate tax applicable exclusion	$15,000,000

** Must aggregate employee contributions to all 401(k), 403(b), SAR-SEP, and SIMPLE plans of all employers. 457(b) plan contributions are not aggregated. For SAR-SEPs, the percentage limit is 25% of compensation reduced by elective deferrals (effectively, a 20% maximum contribution).*

Source: Charles Schwab 2026 Tax & Retirement Reference Guide