EQUITABLE ADVISORS

2026 tax facts at a glance

(As of December 2025)

Income taxes

2025

If taxable income is:

over	but not over	the tax is	of excess over
Married filing jointly			
$0	$23,850	$0.00 + 10%	$0
23,850	96,950	2,385.00 + 12%	23,850
96,950	206,700	11,157.00 + 22%	96,950
206,700	394,600	35,302.00 + 24%	206,700
394,600	501,050	80,398.00 + 32%	394,600
501,050	751,600	114,462.00 + 35%	501,050
751,600	And over	202,154.50 + 37%	751,600
Single			
$0	$11,925	$0.00 + 10%	$0
11,925	48,475	1,192.50 + 12%	11,925
48,475	103,350	5,578.50 + 22%	48,475
103,350	197,300	17,651.00 + 24%	103,350
197,300	250,525	40,199.00 + 32%	197,300
250,525	626,350	57,231.00 + 35%	250,525
626,350	And over	188,769.75 + 37%	626,350
Estates and trusts			
$0	$3,150	$0.00 + 10%	$0
3,150	11,450	315.00 + 24%	3,150
11,450	15,650	2,307.00 + 35%	11,450
15,650	And over	3,777.00 + 37%	15,650

2026

If taxable income is:

over	but not over	the tax is	of excess over
Married filing jointly			
$0	$24,800	$0.00 + 10%	$0
24,800	100,800	2,480.00 + 12%	24,800
100,800	211,400	11,600.00 + 22%	100,800
211,400	403,550	35,932.00 + 24%	211,400
403,550	512,450	82,048.00 + 32%	403,550
512,450	768,700	116,896.00 + 35%	512,450
768,700	And over	206,583.50 + 37%	768,700
Single			
$0	$12,400	$0.00 + 10%	$0
12,400	50,400	1,240.00 + 12%	12,400
50,400	105,700	5,800.00 + 22%	50,400
105,700	201,775	17,966.00 + 24%	105,700
201,775	256,225	41,024.00 + 32%	201,775
256,225	640,600	58,448.00 + 35%	256,225
640,600	And over	192,979.25 + 37%	640,600
Estates and trusts			
$0	$3,300	$0.00 + 10%	$0
3,300	11,700	333.00 + 24%	3,300
11,700	16,000	2,346.00 + 35%	11,700
16,000	And over	3,851.00 + 37%	16,000

Standard deductions	2025	2026
Married filing jointly	$31,500	$32,200
Head of household	23,625	24,150
Single/Married filing separately	15,750	16,100
Senior bonus deduction (age 65)[1]	6,000	6,000
Additional (age 65/older or blind)		
Married (for each qualifying taxpayer)	$1,600	$1,650
Single, not surviving spouse	2,000	2,050

1 For 2025–2028 and subject to phaseout with AGI of $150,000–250,000 for Married filing jointly and $75,000–175,000 for Single.

Capital gains and dividends[2]	2025	2026
Rate	Married joint/Single	Married joint/Single
0%	$0–96,700/$0–48,350	$0–98,900/$0–49,450
15%	96,701–600,050/48,351–533,400	98,901–613,700/49,451–545,500
20%	over 600,050/over 533,400	over 613,700/over 545,500

2 Assets held over 12 months and qualified dividends.

Social Security payroll tax	2025	2026
Maximum taxable wage base for Social Security	$176,100	$184,500
Employee tax rate	6.2%	6.2%
Self-employed tax rate	12.4%	12.4%
Taxable portion of Social Security benefits up to 85% are taxable if provisional income is:		
Married filing jointly	over $44,000	over $44,000
Single	over 34,000	over 34,000
Maximum earned income before Social Security benefits are reduced		
Under full retirement age	$23,400	$24,480
(Lose $1 for every $2 of earnings)	1,950/month	2,040/month

Medicare payroll tax	2025	2026
Employee tax rate (initial/over)	1.45%/2.35%	1.45%/2.35%
Self-employed tax rate (initial/over)	2.90%/3.80%	2.90%/3.80%
Additional 0.9% Medicare payroll tax — taxable wage base thresholds		
Married filing jointly	$250,000	$250,000
Single/Head of household	200,000	200,000
Married filing separately	125,000	125,000

Estate and gift taxes	2025	2026
Top estate tax rate	40%	40%
Annual gift tax exclusion, per donee	$19,000	$19,000
Annual gift tax exclusion, non-citizen spouse	190,000	194,000
Estate and gift tax applicable exclusion amount[2]	13,990,000	15,000,000

Corporate tax rate	2025	2026
Corporate flat tax amount	21%	21%

Qualified business income thresholds[3]	2025	2026
Married filing jointly	$394,600	$403,500
Married filing separately	197,300	201,775
Single/Head of household	197,300	201,750

3 Owners of pass-through entities may claim a 20% deduction of their share of business income, but the deduction may be limited or eliminated when taxable income is above the thresholds, depending on the type of business, W-2 wages paid to employees, and depreciable business property.

Alternative minimum tax		2025	2026
Married filing jointly exemption		$137,000	$140,200
Married filing separately exemption		68,500	70,100
Single/Head of household exemption		88,100	90,100
Phase-out thresholds:			
Married filing jointly		1,252,700	1,000,000
All others		626,350	500,000
AMT rate (Income in excess of exemption)			
Married filing jointly	26%	$239,100	$244,500
	28%	over 239,100	over 244,500
Married filing separately	26%	$119,550	$122,250
	28%	over 119,550	over 122,250

Retirement plans and education savings

Qualified retirement plans	2025	2026
SEP plan participant max % of comp[4]	25%	25%
SEP per participant max $ allocation limit	$70,000	$72,000
SEP minimum compensation	750	800
SIMPLE IRA employee/certain plans	$16,500/17,600	$17,000/18,100
SIMPLE IRA catch-up — age 50+/certain plans	3,500/3,850	4,000/3,850
SIMPLE IRA catch-up for ages 60 to 63	5,250	5,250
401(k)/457 plan elective employee deferral	$23,500	$24,500
401(k)/457 plan catch-up — age 50+	7,500	8,000
401(k)/457 plan catch-up for ages 60 to 63	11,250	11,250
Roth catch-up wage threshold	145,000	150,000
403(b) TSA elective employee deferral	$23,500	$24,500
403(b) TSA catch-up — age 50+	7,500	8,000
403(b) TSA catch-up for ages 60 to 63	11,250	11,250
403(b) TSA catch-up — 15+ years with current employer	3,000	3,000
Defined contribution plan		
Max $ limit per participant	$70,000	$72,000
Max deduction % of eligible payroll	25%	25%
Defined benefit plan maximum benefit	$280,000	$290,000
Covered compensation limit	350,000	360,000
Highly compensated employee	160,000	160,000

4 20% if self-employed. (See IRS Pub 560 for complete explanation including contribution limits.)

IRAs	2025	2026
Traditional or Roth IRA contribution	$7,000	$7,500
IRA Catch-up — Age 50+	1,000	1,100
Phase-out range for deductible contributions to Traditional IRAs[5]		
Married filing jointly	$126,000–146,000	$129,000–149,000
Single/Head of household	79,000–89,000	81,000–91,000
Married filing separately	0–10,000	0–10,000
Phase-out range for contributions to Roth IRAs		
Married filing jointly	$236,000–246,000	$242,000–252,000
Single/Head of household	150,000–165,000	153,000–168,000
Married filing separately	0–10,000	0–10,000

5 For active participants in another retirement plan.

Health Accounts	2025	2026
HSA		
Self-only Coverage	$4,300	$4,400
Family Coverage	8,550	8,750
Catch-up — Age 55+	1,000	1,000
FSA	$3,300	$3,400

Required minimum distributions
Single Lifetime Table (SLT) and Uniform Lifetime Table (ULT)

Age	Factor		Age	Factor		Age	Factor		Age	Factor	
	SLT	ULT		SLT	ULT		SLT	ULT		SLT	ULT
50	36.2	–	**66**	22.0	–	**82**	9.9	18.5	**98**	3.2	7.3
51	35.3	–	**67**	21.2	–	**83**	9.3	17.7	**99**	3.0	6.8
52	34.3	–	**68**	20.4	–	**84**	8.7	16.8	**100**	2.8	6.4
53	33.4	–	**69**	19.6	–	**85**	8.1	16.0	**101**	2.6	6.0
54	32.5	–	**70**	18.8	–	**86**	7.6	15.2	**102**	2.5	5.6
55	31.6	–	**71**	18.0	–	**87**	7.1	14.4	**103**	2.3	5.2
56	30.6	–	**72**	17.2	27.4	**88**	6.6	13.7	**104**	2.2	4.9
57	29.8	–	**73**	16.4	26.5	**89**	6.1	12.9	**105**	2.1	4.6
58	28.9	–	**74**	15.6	25.5	**90**	5.7	12.2	**106**	2.1	4.3
59	28.0	–	**75**	14.8	24.6	**91**	5.3	11.5	**107**	2.1	4.1
60	27.1	–	**76**	14.1	23.7	**92**	4.9	10.8	**108**	2.0	3.9
61	26.2	–	**77**	13.3	22.9	**93**	4.6	10.1	**109**	2.0	3.7
62	25.4	–	**78**	12.6	22.0	**94**	4.3	9.5	**110**	2.0	3.5
63	24.5	–	**79**	11.9	21.1	**95**	4.0	8.9	**111**	2.0	3.4
64	23.7	–	**80**	11.2	20.2	**96**	3.7	8.4	**112**	2.0	3.3
65	22.9	–	**81**	10.5	19.4	**97**	3.4	7.8	**113**	1.9	3.1

Education incentives[6]	2025	2026
American opportunity credit (Formerly the Hope Credit)[7]		
Maximum credit	$2,500/beneficiary	$2,500/beneficiary
Phase-out range		
Married filing jointly	$160,000–180,000	$160,000–180,000
Others	80,000–90,000	80,000–90,000
Lifetime learning credit		
Maximum credit	$2,000/beneficiary	$2,000/beneficiary
Phase-out range		
Married filing jointly	$160,000–180,000	$160,000–180,000
Others	80,000–90,000	80,000–90,000
U.S. savings bond income		
Phase-out range		
Married filing jointly	$149,250–179,250	$152,650–182,650
Others	99,500–114,500	101,800–116,800
Coverdell education savings accounts		
Maximum contribution	$2,000/beneficiary	$2,000/beneficiary
Phase-out range		
Married filing jointly	$190,000–220,000	$190,000–220,000
Single	95,000–110,000	95,000–110,000

6 Income limits are based on current information as released by the IRS. (See IRS Pub 970 for complete explanation including exceptions.)

7 100% credit for first $2,000 of eligible expenses and 25% of additional $2,000 of expenses.

Although great effort has been taken to provide accurate numbers and explanations, the information in this report is general in nature and is based on a current understanding of the federal tax rules as of November 13, 2025.

Equitable Advisors and its affiliates and associates do not provide tax or legal advice. The tax information and tables above are for illustration purposes only and are not intended as tax, accounting or legal advice. Equitable Advisors, LLC does not guarantee or accept liability for the accuracy of this information. The tax information provided here may not be used for purposes of avoiding tax penalties that may be imposed on the taxpayer. Please consult with a licensed CPA or tax attorney for more information.

Securities are offered through Equitable Advisors, LLC (NY, NY (212) 314-4600), member FINRA, SIPC (Equitable Financial Advisors in MI & TN). Annuity and insurance products offered through Equitable Network, LLC. Equitable Network, LLC does business in California as Equitable Network Insurance Agency of California, LLC; in Utah as Equitable Network Insurance Agency of Utah, LLC; in Puerto Rico as Equitable Network of Puerto Rico, Inc.

EQUITABLE
ADVISORS