

2026 Retirement and Tax Reference Guide

Federal Income Taxes

Taxable Income Over	Taxable Income Not Over	Tax +	% on excess	of the amount over
Single Filers				
\$0	\$12,400	\$0	10%	\$0
\$12,400	\$50,400	\$1,240	12%	\$12,400
\$50,400	\$105,700	\$5,800	22%	\$50,400
\$105,700	\$201,775	\$17,966	24%	\$105,700
\$201,775	\$256,225	\$41,024	32%	\$201,775
\$256,225	\$640,600	\$58,448	35%	\$256,225
\$640,600	∞	\$192,979.25	37%	\$640,600
Married Filing Jointly and Surviving Spouses				
\$0	\$24,800	\$0	10%	\$0
\$24,800	\$100,800	\$2,480	12%	\$24,800
\$100,800	\$211,400	\$11,600	22%	\$100,800
\$211,400	\$403,550	\$35,932	24%	\$211,400
\$403,550	\$512,450	\$82,048	32%	\$403,550
\$512,450	\$768,700	\$116,896	35%	\$512,450
\$768,700	∞	\$206,583.50	37%	\$768,700
Married Filing Separately				
\$0	\$12,400	\$0	10%	\$0
\$12,400	\$50,400	\$1,240	12%	\$12,400
\$50,400	\$105,700	\$5,800	22%	\$50,400
\$105,700	\$201,775	\$17,966	24%	\$105,700
\$201,775	\$256,225	\$41,024	32%	\$201,775
\$256,225	\$384,350	\$58,448	35%	\$256,225
\$384,350	∞	\$103,291.75	37%	\$384,350
Head of Household				
\$0	\$17,700	\$0	10%	\$0
\$17,700	\$67,450	\$1,770	12%	\$17,700
\$67,450	\$105,700	\$7,740	22%	\$67,450
\$105,700	\$201,750	\$16,155	24%	\$105,700
\$201,750	\$256,200	\$39,207	32%	\$201,750
\$256,200	\$640,600	\$56,631	35%	\$256,200
\$640,600	∞	\$191,171	37%	\$640,600
Trusts & Estates				
\$0	\$3,300	\$0	10%	\$0
\$3,300	\$11,700	\$330	24%	\$3,300
\$11,700	\$16,000	\$2,346	35%	\$11,700
\$16,000	∞	\$3,851	37%	\$16,000

Source: IRS Rev. Proc. 2025-32

Health Savings Accounts

	2025	2026
Contribution Limits		
Single/Family	\$4,300/\$8,550	\$4,400/\$8,750
Age 55+ Catch-up	\$1,000	\$1,000
High Deductible Health Plans		
Minimum HDHP Deductible Single/Family	\$1,650/\$3,300	\$1,700/\$3,400
Maximum out of Pocket Single/Family	\$8,300/\$16,600	\$8,500/\$17,000

Source: IRS Rev. Proc. 2025-19 and voya.com/page/irs-limits-page

	2025	2026
Standard Deductions		
Married Filing Jointly & Surviving Spouses	\$31,500	\$32,200
Head of Household	\$23,625	\$24,150
Single or Married Filing Separately	\$15,750	\$16,100
Additional Deduction for blind or aged (over age 65)		
Single or Head of Household	\$2,000	\$2,050
Married Filing Jointly or Separately	\$1,600	\$1,650

Source: IRS Rev. Proc. 2025-32

Traditional and Roth IRA

	2025	2026
IRA annual contribution limit		
Contribution limit	\$7,000	\$7,500
50+ Catch-up	\$1,000	\$1,100
Traditional IRA deductibility phase-out (based on MAGI)		
Participants in employer plans		
Married filing jointly or qualifying widow(er)	\$126,000-\$146,000	\$129,000-\$149,000
Married filing separately	\$0-\$10,000	\$0-\$10,000
Single or head of household	\$79,000-\$89,000	\$81,000-\$91,000
Nonparticipant married to a participant		
Married filing jointly	\$236,000-\$246,000	\$242,000-\$252,000
Married filing separately	\$0-\$10,000	\$0-\$10,000
Roth IRA phase-out (based on MAGI)		
Married filing jointly or qualifying widow(er)	\$236,000-\$246,000	\$242,000-\$252,000
Married filing separately and lived with your spouse	\$0-\$10,000	\$0-\$10,000
Single or Head of Household, or Married filing separately and lived apart from your spouse	\$150,000-\$165,000	\$153,000-\$168,000

Source: IR-2024-285 and voya.com/page/irs-limits-page

Capital Gains/Qualified Dividends

Taxable Income Over	But Not Over	Tax Rate
Single Filers		
\$0	\$49,450	0%
\$49,450	\$545,500	15%
\$545,500	∞	20%
Married Filing Jointly & Surviving Spouses		
\$0	\$98,900	0%
\$98,900	\$613,700	15%
\$613,700	∞	20%
Married Filing Separately		
\$0	\$49,450	0%
\$49,450	\$306,850	15%
\$306,850	∞	20%
Head of Household		
\$0	\$66,200	0%
\$66,200	\$579,600	15%
\$579,600	∞	20%
Trusts & Estates		
\$0	\$3,300	0%
\$3,300	\$16,250	15%
\$16,250	∞	20%

Source: IRS Rev. Proc. 2025-32

Gift and Estate Tax

	2025	2026
Annual Gift exclusion	\$19,000	\$19,000
Unified credit amount	\$13,990,000	\$15,000,000
Gift to noncitizen spouse	\$190,000	\$194,000
Highest estate tax bracket	40%	40%

Source: IRS Rev. Proc. 2025-32

Social Security

	2025	2026
Taxable wage base		
Social Security (OASDI)	\$176,100	\$184,500
Medicare (HI only)	No limit	No limit
Quarter of Coverage	\$1,810	1,890
Retirement earning test		
Under full retirement age	\$23,400/yr. (\$1,950/mo.)	\$24,480/yr. (\$2,040/mo.)
Note: One dollar in benefits will be withheld for every \$2 in earnings above the limit.		
Year reaching full retirement age	\$62,160/yr. (\$5,180/mo.)	\$65,160/yr. (\$5,430/mo.)
Note: Applies only to earnings for months prior to attaining full retirement age. One dollar in benefits will be withheld for every \$3 in earnings above the limit.		
Taxability of benefits (Based on Provisional Income)		
	Individual	Married filing jointly
Not taxable	Less than \$25,000	Less than \$32,000
Up to 50%	\$25,000-\$34,000	\$32,000-\$44,000
Up to 85%	Greater than \$34,000	Greater than \$44,000
Married Filing Separately		
Up to 85% of benefits are taxable.		
Provisional Income = Adjusted Gross Income + Nontaxable Income + 1/2 Social Security Benefits		
Age to receive full benefits		
Year of birth	Full retirement age	% reduced at age 62
1943-1954	66	25.00%
1955	66 and 2 months	25.83%
1956	66 and 4 months	26.67%
1957	66 and 6 months	27.50%
1958	66 and 8 months	28.33%
1959	66 and 10 months	29.17%
1960 and later	67	30.00%
Delayed retirement credits		
Year of birth	Yearly rate of increase	
1943 or later	8.0%	
Accrues when you reach full retirement age until you start receiving benefits or reach age 70.		

Source: Social Security Administration website, SSA.gov.

SEP IRA and SIMPLE IRA contribution limits

	2025	2026
Maximum annual additions to a SEP IRA	\$70,000	\$72,000
Maximum compensation considered for a SEP IRA	\$350,000	\$360,000
SIMPLE IRA salary deferral	\$16,500	\$17,000
Note: SEP IRA and SIMPLE IRA account holders age 50 and older are eligible to make catch-up contributions. In addition, SIMPLE IRA account holders may be able to save even more between the ages of 60-63. Annual limitations are set by the IRS and are subject to change. Visit voya.com/page/irs-limits-page for more information.		
SIMPLE IRA ages 50-59 or 64+ Catch-up	\$3,500	\$4,000
SIMPLE IRA ages 60-63 Catch-up**	\$5,250	\$5,250

Source: IRS website, irs.gov and voya.com/page/irs-limits-page.

Qualified Plans

	2025	2026
401(k), 403(b), 457(b) salary deferral*	\$23,500	\$24,500
Note: 401(k), 403(b), 457(b) employees age 50 and older are eligible to make catch-up contributions. In addition, employees may be able to save even more between the ages of 60-63. Annual limitations are set by the IRS and are subject to change. Visit voya.com/page/irs-limits-page for more information.		
Ages 50-59 or 64+ catch-up	\$7,500	\$8,000
Ages 60-63 Catch-up**	\$11,250	\$11,250
SIMPLE IRA salary deferral	\$16,500	\$17,000
Maximum annual additions in a defined contribution plan	\$70,000	\$72,000
Maximum annual benefit in defined benefit plan	\$280,000	\$290,000
Maximum compensation considered	\$350,000	\$360,000
Highly compensated employee	\$160,000	\$160,000

Source: voya.com/page/irs-limits-page

Uniform Lifetime Table

Age	Divisor Balance	% Account
70	29.1	3.44
71	28.2	3.55
72	27.4	3.65
73	26.5	3.78
74	25.5	3.93
75	24.6	4.07
76	23.7	4.22
77	22.9	4.37
78	22	4.55
79	21.1	4.74
80	20.2	4.96
81	19.4	5.16
82	18.5	5.41
83	17.7	5.65
84	16.8	5.96
85	16	6.25
86	15.2	6.58
87	14.4	6.95
88	13.7	7.3
89	12.9	7.76
90	12.2	8.2
91	11.5	8.7
92	10.8	9.26
93	10.1	9.91
94	9.5	10.53
95	8.9	11.24
96	8.4	11.91
97	7.8	12.83
98	7.3	13.7
99	6.8	14.71
100	6.4	15.63
101	6	16.67

Source: IRS Pub. 590-B

* Special catch-up rules apply to certain 403(b) contributors with 15 or more years of service and governmental 457(b) participants in the last 3 years before retirement. Source: IRS News Release IR-2015-118

** Under a change made in the SECURE 2.0 Act, a higher Catch-up contribution limit applies for individuals at least 60 years old and not more than 63 years old on December 31, to make eligible pre-tax (and/or designated Roth in the case of a SIMPLE 401(k) plan) contributions to a SIMPLE plan; or employees, aged 60, 61, 62 and 63 on December 31, who participate in most 401(k), 403(b), governmental 457 plans and the federal government's Thrift Savings Plan plans.

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