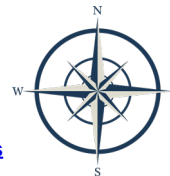


Key Financial Data 2026

Wealth Management
www.assetstrategy.com/wealth

Tax-Advantaged Wealth Strategies
www.assetstrategy.com/tax-advantaged-wealth-strategies



ASSET STRATEGY

Helping You Create, Manage, Protect, & Distribute Wealth®

781-235-4426
info@assetstrategy.com
www.assetstrategy.com

2026 Tax Rate Schedule				
Taxable Income	Base Amount of Tax	Plus	Marginal Tax Rate	Of the Amount Over
Single				
\$0 to \$12,400	n/a	+	10.0%	n/a
\$12,401 to \$50,400	\$1,240.00	+	12.0%	\$12,400.00
\$50,401 to \$105,700	\$5,824.00	+	22.0%	\$50,400.00
\$105,701 to \$201,775	\$17,744.00	+	24.0%	\$105,700.00
\$201,776 to \$256,225	\$40,193.00	+	32.0%	\$201,775.00
\$256,226 to \$640,600	\$57,431.00	+	35.0%	\$256,225.00
Over \$640,600	\$189,023.50	+	37.0%	\$640,600.00
Married Filing Jointly and Surviving Spouses				
\$0 to \$24,800	n/a	+	10.0%	n/a
\$24,801 to \$100,800	\$2,480.00	+	12.0%	\$24,800.00
\$100,801 to \$211,400	\$10,896.00	+	22.0%	\$100,800.00
\$211,401 to \$403,550	\$33,208.00	+	24.0%	\$211,400.00
\$403,551 to \$512,450	\$80,546.00	+	32.0%	\$403,550.00
\$512,451 to \$768,700	\$127,433.00	+	35.0%	\$512,450.00
Over \$768,700	\$218,032.50	+	37.0%	\$768,700.00
Head of Household				
\$0 to \$17,700	n/a	+	10.0%	n/a
\$17,701 to \$67,450	\$1,770.00	+	12.0%	\$17,700.00
\$67,451 to \$105,700	\$7,740.00	+	22.0%	\$67,450.00
\$105,701 to \$201,775	\$16,155.00	+	24.0%	\$105,700.00
\$201,776 to \$256,200	\$39,207.00	+	32.0%	\$201,775.00
\$256,201 to \$640,600	\$56,631.00	+	35.0%	\$256,200.00
Over \$640,600	\$191,171.00	+	37.0%	\$640,600.00
Married Filing Separately				
\$0 to \$12,400	n/a	+	10.0%	n/a
\$12,401 to \$50,400	\$1,240.00	+	12.0%	\$12,400.00
\$50,401 to \$105,700	\$5,800.00	+	22.0%	\$50,400.00
\$105,701 to \$201,775	\$17,966.00	+	24.0%	\$105,700.00
\$201,776 to \$256,225	\$41,024.00	+	32.0%	\$201,775.00
\$256,226 to \$384,350	\$58,448.00	+	35.0%	\$256,225.00
Over \$384,350	\$103,291.75	+	37.0%	\$384,350.00
Estates and Trusts				
\$0 to \$3,350	n/a	+	10.0%	n/a
\$3,351 to \$12,150	\$335.00	+	24.0%	\$3,350.00
\$12,151 to \$16,350	\$2,179.00	+	35.0%	\$12,150.00
Over \$16,350	\$3,641.00	+	37.0%	\$16,350.00

Standard Deductions, Additional Deductions for Non-Itemizers, Child Tax Credit	
Filing Status	Standard Deduction
Single or married, filing separately	\$16,100
Married, filing jointly and qualifying widow(er)s	\$32,200
Head of household	\$24,150
Dependent filing own tax return	\$1,350*
Additional Deductions for Non-Itemizers	
Blind or 65+: Add \$1,650	Blind or 65+, unmarried & not a surviving spouse: Add \$2,050
Enhanced standard deduction for individuals 65+	Add \$6,000
Child Tax Credit	
Credit per child under 17	\$2,200 (\$1,700 refundable)
Income phaseouts begin at AGI of:	\$400,000 joint, \$200,000 all other

Tax Rates on Long-Term Capital Gains and Qualified Dividends			
Filing Status	0% Rate (Up to)	15% Rate (Range)	20% Rate (Over)
Single	\$49,450	\$49,451 – \$545,500	Over \$545,500
Married filing jointly	\$98,900	\$98,901 – \$613,700	Over \$613,700
Head of household	\$66,200	\$66,201 – \$579,600	Over \$579,600
Married filing separately	\$49,450	\$49,451 – \$306,850	Over \$306,850
Trust / Estate	~\$3,100 (approx)	~\$3,101 – ~\$14,450 (approx)	Over ~\$14,450 (approx)

3.8% Tax on Lesser of Net Investment Income or Excess of MAGI Over	
Single	\$200,000
Married, filing jointly	\$250,000
Married, filing separately	\$125,000

Exemption Amounts for Alternative Minimum Tax	
Single	\$90,100
Married, filing jointly or surviving spouses	\$140,200
Married, filing separately	\$70,100
Estates and trusts	\$31,400

28% Tax Rate Applies to Income Over	
Married, filing separately	\$122,250
All others	\$244,500

Exemption Amounts Phase Out at:	
Married, filing jointly or surviving spouses	\$1,000,000
Single, Head of household, or married filing separately	\$500,000
Estates and trusts	\$104,800

U.S. Resident Gift, Estate Tax Exclusions and Credits		
Maximum estate, gift & GST rates	40%	
Estate, gift & GST exclusions	\$15,000,000	
Gift tax annual exclusion	\$19,000	
Exclusion on gifts to non-citizen spouse	\$194,000	
Taxable Amount	Estate Tax Rate	What You Pay
\$1 – \$10,000	18%	– \$0 base tax – 18% on taxable amount
\$10,000 – \$20,000	20%	– \$1,800 base tax – 20% on taxable amount
\$20,000 – \$40,000	22%	– \$3,800 base tax – 22% on taxable amount
\$40,000 – \$60,000	24%	– \$8,200 base tax – 24% on taxable amount
\$60,000 – \$80,000	26%	– \$13,000 base tax – 26% on taxable amount
\$80,000 – \$100,000	28%	– \$18,200 base tax – 28% on taxable amount
\$100,000 – \$150,000	30%	– \$23,800 base tax – 30% on taxable amount
\$150,000 – \$250,000	32%	– \$38,800 base tax – 32% on taxable amount
\$250,001 – \$500,000	34%	– \$70,800 base tax – 34% on taxable amount
\$500,001 – \$750,000	37%	– \$155,800 base tax – 37% on taxable amount
\$750,001 – \$1 million	39%	– \$248,300 base tax – 39% on taxable amount
\$1 million+	40%	– \$345,800 base tax – 40% on taxable amount

Foreign Nationals Estate and Gift Tax Exemption	
Maximum estate, gift & GST rates (see table above)	40%
Estate and GST exemption (U.S.-situated assets)	\$60,000
Gift Tax Annual Exclusion	\$19,000
Gifts to non-U.S. citizen spouse	\$194,000

Tax Deadlines
January 15 – 4th installment of the previous year's estimated taxes due
April 15 – Tax filing deadline (unless extension requested to Oct. 15). First estimated payment due. Last day to make IRA or HSA contributions. Last day to file an amended return (typically within 3 years of original filing). Last day to make SEP/Keogh contributions unless your return filing was extended.
June 16 – 2nd installment of estimated taxes due
September 15 – 3rd installment of estimated taxes due
October 15 – Tax returns due for those who requested an extension. Last day to contribute to SEP or Keogh if extension was filed.
December 31 – Last day to: 1) pay expenses for itemized deductions; 2) complete transactions for capital gains or losses; 3) establish a Keogh plan; 4) establish and fund a solo 401(k); 5) complete contributions to employer-sponsored 401(k) plans; 6) correct excess contributions to IRAs and qualified plans to avoid penalty.

* Greater of \$1,350 or \$450 + earned income
** \$10,000 lifetime 529 distribution can be applied to student loan debt.

Retirement Plan Contribution Limits	
Annual compensation used to determine contribution for most plans	\$360,000
Defined-contribution plans, basic limit	\$72,000
Defined-benefit plans, basic limit	\$290,000
401(k), 403(b), 457(b), Roth 401(k) plans elective deferrals	\$24,500
Catch-up provision for individuals 50 and over, 401(k), 403(b), 457(b), Roth 401(k) plans	\$8,000
Catch-up provision for individuals 60-63, 401(k), 403(b), 457(b), Roth 401(k) plans	\$11,250
SIMPLE plans, elective deferral limit	\$17,000
SIMPLE plans, catch-up contribution for individuals 50 and over	\$4,000

Individual Retirement Accounts			
IRA Type	Contribution Limit	Catch-Up At 50+	Income Limits
Traditional non-deductible	\$7,500	\$1,100	None (but earned income required)
Traditional deductible	\$7,500	\$1,100	If covered by a plan: \$81,000 – \$91,000 single / HoH. \$129,000 – \$149,000 joint. \$0 - \$10,000 married filing separately. If one spouse is covered by a plan: \$242,000 – \$252,000 joint.
Roth	\$7,500	\$1,100	\$153,000 – \$168,000 single / HoH. \$242,000 – \$252,000 joint. \$0 - \$10,000 married filing separately.
Roth conversion	n/a	n/a	No income limit

Health Savings Accounts			
Annual Limit	Maximum Deductible Contribution	Expense Limits (Deductibles & Co-pays)	Minimum Annual Deductible
Individuals	\$4,400	\$8,500	\$1,700
Families	\$8,750	\$17,000	\$3,400
Catch-up for 55 and older	\$1,000	n/a	n/a

Deductibility of Long-Term Care Premiums on Qualified Policies	
Attained Age Before Close of Tax Year	Amount of LTC Premiums that Qualify as Medical Expenses in 2026
40 or less	\$500
41 to 50	\$930
51 to 60	\$1,860
61 to 70	\$4,960
Over 70	\$6,200

Medicare Deductibles	
Part B deductible	\$283.00
Part A (inpatient services) deductible for first 60 days of hosp.	\$1,736.00
Part A deductible for days 61 to 90 of hospitalization	\$434.00/day
Part A deductible for more than 90 days of hospitalization	\$868.00/day

Social Security		
Benefits		
Estimated max. monthly benefit if turning full retirement age (66 & 10 mo.) in 2026	\$4,152	
Retirement earnings exempt amounts	\$24,480 under FRA \$65,160 during year reach FRA No limit after FRA	
Tax on Social Security Benefits: Income Brackets		
Filing Status	Provisional Income***	Amount of Social Security Subject to Tax
Single, head of household, qualifying widow(er), married filing separately and living apart from spouse	Under \$25,000 → \$25,000 to \$34,000 → Over \$34,000 →	0% up to 50% up to 85%
Married filing jointly	Under \$32,000 → \$32,000 to \$44,000 → Over \$44,000 →	0% up to 50% up to 85%
Married filing separately and living with spouse	Over \$0	up to 85%
Tax (FICA)		
SS Tax Paid on Income up to \$184,500	% Withheld	Maximum Tax Payable
Employer pays	6.2%	\$11,439.00
Employee pays	6.2%	\$11,439.00
Self-employed pays	12.4%	\$22,878.00
Medicare Tax		
Employer pays	1.45%	Varies per income
Employee pays	1.45% plus 0.9% on income over \$200,000 (single) or \$250,000 (joint)	Varies per income
Self-employed pays	2.90% plus 0.9% on income over \$200,000 (single) or \$250,000 (joint)	Varies per income

*** Provisional Income = Adjusted Gross Income (AGI), excluding Social Security benefits + tax-exempt interest + ½ of Social Security benefits

Education Credits, Deductions, and Distributions		
Credit/Deduction/Account	Maximum Credit/Deduction/Distribution	Income Phaseouts Begin at AGI of:
American Opportunity Tax Credit/Hope	\$2,500 credit	\$80,000 all others \$160,000 joint
Lifetime learning credit	\$2,000 credit	\$80,000 all others \$160,000 joint
Savings bond interest tax-free if used for education	Deduction limited to amount of qualified expenses	\$104,100 all others \$168,950 joint
Coverdell	\$2,000 maximum; not deductible	\$95,000 single \$190,000 joint
529 plan (K-12)	\$20,000 distribution	None
529 plan (Higher Ed.)	Distribution limited to amount of qualified expenses	None

Medicare Premiums			
For 2026 Single (use 2024 MAGI)	For 2026 Joint (use 2024 MAGI)	Part B Premium	Part D Income Adjustment
\$109,000 or less	\$218,000 or less	\$202.90	\$0
\$109,001 to \$137,000	\$218,001 to \$274,000	\$284.10	\$14.50
\$137,001 to \$171,000	\$274,001 to \$342,000	\$405.80	\$37.50
\$171,001 to \$205,000	\$342,001 to \$410,000	\$527.50	\$60.40
\$205,001 to \$500,000	\$410,001 to \$750,000	\$649.20	\$83.30
Above \$500,000	Above \$750,000	\$689.90	\$91.00

Required Minimum Distributions (RMD) Uniform Lifetime Table (Partial)			
Age of IRA Owner or Plan Participant	Life Expectancy (In Years)	Age of IRA Owner or Plan Participant	Life Expectancy (In Years)
73	26.5	89	12.9
74	25.5	90	12.2
75	24.6	91	11.5
76	23.7	92	10.8
77	22.9	93	10.1
78	22.0	94	9.5
79	21.1	95	8.9
80	20.2	96	8.4
81	19.4	97	7.8
82	18.5	98	7.3
83	17.7	99	6.8
84	16.8	100	6.4
85	16.0	101	6.0
86	15.2	102	5.6
87	14.4	103	5.2
88	13.7	104	4.9

Sources:

- <https://www.irs.gov/newsroom/irs-releases-tax-inflation-adjustments-for-tax-year-2026-including-amendments-from-the-one-big-beautiful-bill> as of 10.9.25
- <https://www.nerdwallet.com/article/taxes/capital-gains-tax-rates-as-of-10.9.25>
- <https://www.aaltci.org/news/long-term-care-insurance-association-news/2026-tax-deductible-limits-for-long-term-care-insurance-increase-3-percent-as-of-10.9.25>
- <https://tax.thomsonreuters.com/news/irs-announces-2026-hsa-and-ehra-contribution-limits-hdhp-minimum-deductibles-and-hdhp-out-of-pocket-maximums-as-of-5.8.25>
- <https://thefinancebuff.com/401k-403b-ira-contribution-limits.html#as-of-9.24.25>
- https://www.fidelity.com/bin-public/060_www_fidelity.com/documents/customer-service/changes-to-simple-ira-due-secure-2.pdf as of 12.5.24
- <https://www.irs.gov/newsroom/529-plans-questions-and-answers-as-of-9.4.25>

Information contained is current as of 11/18/2025.

Because investor situations and objectives vary this information is not intended to indicate suitability for any individual investor. This is for informational purposes only, does not represent legal or tax advice does not indicate suitability for any particular investor, and does not constitute an offer to purchase or sell investments. Please consult the appropriate professional regarding your individual circumstance. We recommend that you consult with your lawyer, accountant or other advisor about questions affecting your individual circumstances. Any assumptions, opinions and estimates are as of the date of this material and are subject to change without notice. The information contained in this material does not constitute advice on the tax consequences of making any particular investment decision. This material does not take into account your particular investment objectives, financial situations or needs and is not intended as a recommendation, offer or solicitation for the purchase or sale of any security, financial instrument, or strategy. Before acting on any recommendation in this material, you should consider whether it is appropriate for your particular circumstances and, if necessary, seek professional advice. Advisory services offered through Asset Strategy Advisors, LLC (ASA). Securities offered through representatives licensed with Concorde Investment Services, LLC (CIS), member FINRA/SIPC. Insurance offered through Asset Strategy Financial Group, Inc. (ASFG). ASFG and ASA are independent of CIS. **IA-SC-14-713-11-2025**