VIATOR
WEALTH MANAGEMENT GROUP
of
NEST
CAPITAL

2026 ANNUAL LIMITS RELATING TO INVESTMENT PLANNING

RETIREMENT PLANS

Elective deferrals 401(k), 457, and SARSEPs	$24,500
Catch-up contribution	$8,000
Age 60-63 special catch-up	$11,250
Defined contribution (§415(c)(1)(A))	$72,000
Defined benefit (§415(b)(1)(A))	$290,000
SIMPLE plan	$17,000
SIMPLE catch-up contribution	$4,000
Age 60-63 special catch-up	$5,250
SEP maximum includible compensation	$360,000
SEP highly compensated employee	
Lookback to 2024 (for 2025 filing)	$155,000
Lookback to 2025 (for 2026 filing)	$160,000
SEP key employee (top-heavy plan)	$235,000
SEP participation limit	$800
IRA or Roth IRA contribution limit	$7,500
IRA or Roth IRA catch-up	$1,100
IRA deduction phaseout for active participants	
Single	$81,000-$91,000
Married filing jointly	$129,000-$149,000
Married filing separately	$0-$10,000
Non-active participant married to active participant	$242,000-$252,000
Roth IRA phaseout	
Single	$153,000-$168,000
Married filing jointly	$242,000-$252,000
Married filing separately	$0-$10,000
Non-active participant married to active participant	$242,000-$252,000

SOCIAL SECURITY (SS)

SS wage base	$184,500
FICA tax rate–employee	7.65%
SECA tax rate–self-employed	15.3%
Earnings limitation:	
Below FRA ($1 for $2)	$24,480
Persons reaching FRA ($1 for $3)	$65,160
(Applies only to earnings for months prior to attaining FRA)	

SOCIAL SECURITY FULL RETIREMENT AGE (FRA)

Year of Birth	Social Security FRA	Year of Birth	Social Security FRA
1943-54	66	1958	66 and 8 months
1955	66 and 2 months	1959	66 and 10 months
1956	66 and 4 months	1960 and later	67
1957	66 and 6 months		

ESTATE AND GIFT TAX

Annual gift tax exclusion	$19,000
Estate and gift tax basic exclusion	$15,000,000
Generation skipping exemption	$15,000,000
Maximum estate tax rate	40%

LONG-TERM CAPITAL GAIN (LTCG) RATES BASED ON TAXABLE INCOME

Filing Status	0% rate	15% rate	20% rate
Single	up to $49,450	$49,451-$545,500	over $545,500
Head of Household	up to $66,200	$66,201-$579,600	over $579,600
Married filing jointly	up to $98,900	$98,901-$613,700	over $613,700
Married filing separately	up to $49,450	$49,451-$306,850	over $306,850
Estates and trusts	up to $3,300	$3,300-$16,250	over $16,250

HEALTH SAVINGS ACCOUNT

Minimum Deductible Amount	
Single	$1,700
Family	$3,400
Maximum Out-of-Pocket Amount	
Single	$8,500
Family	$17,000
HSA Statutory Contribution Maximum	
Single	$4,400
Family	$8,750
Catch-up contributions (age 55 or older)	$1,000

INCOME TAX

Standard deduction	
Single	$16,100
Married filing jointly	$32,200
Head of household	$24,150
Married filing separately	$16,100
Kiddie tax limited standard deduction	$1,350

Individual eligible to be claimed as dependent–greater of $1,300 or earned income plus $450, not to exceed full standard deduction of $15,000.

ALTERNATIVE MINIMUM TAX (AMT)	Exemption	Phaseout
Single	$90,100	$500,000
Married filing jointly	$140,200	$1,000,000
Married filing separately	$70,100	$500,000

AMT RATES

26% up to $244,500
28% over $244,500

2026 TAX RATE SCHEDULES

If Taxable Income Is		Then the Gross Tax Payable Is:		
Over	**But Not Over**	**Amount**	**Plus (%)**	**Of the Amount Over**
SINGLE TAXPAYERS (other than surviving spouses and heads of households)				
$0	$12,400	----------10% of taxable income----------		
$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
HEADS OF HOUSEHOLD				
$0	$17,700	----------10% of taxable income----------		
$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
MARRIED INDIVIDUALS (and surviving spouses) FILING JOINT RETURNS				
$0	$24,800	----------10% of taxable income----------		
$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 INDIVIDUALS FILING SEPARATE RETURNS				
$0	$12,400	----------10% of taxable income----------		
$12,400	$50,400	$1,240.00	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
ESTATES & TRUSTS TAXPAYERS				
$0	$3,300	----------10% of taxable income----------		
$3,300	$11,700	$330	24%	$3,300
$11,700	$16,000	$2,346	35%	$11,700
$16,000		$3,851	37%	$16,000

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