2026

MAINSTREET ADVISORS

Tax and Planning Guide
Tax Year 2026

STANDARD DEDUCTION & KEY CREDITS

Filing Status	Standard Deduction (2026)	Additional Deduction if 65+ or Blind	Notes / Credits
Single / Married Filing Separately	$16,100	+ $1,650 (if 65+ or blind)	—
Married Filing Jointly (MFJ)	$32,200	+ $1,650 per spouse (if 65+ or blind)	—

There is a "bonus deduction" of $6,000 for those 65+ (through 2028) under current law — may affect itemizers or standard deduction users.

LONG-TERM CAPITAL GAINS & QUALIFIED DIVIDENDS

Filing Status	0% Rate Threshold	15% Rate Range	20% Rate Above
Single	Up to $49,450 taxable income	$49,451 – $545,500	Above $545,500
Married Filing Jointly	Up to $98,900 taxable income	$98,901 – $613,700	Above $613,700

NET INVESTMENT INCOME TAX (NIIT)

Item	Rate	Threshold/Notes
Net Investment Income Tax (NIIT)	3.8%	MAGI above $200,000 (Single) or $250,000 (Married Filing Jointly)

ESTATE & GIFT TAX RULES

Category	2026 Amount / Rate	Notes
Lifetime Estate & Gift Tax Exemption	$15,000,000 per decedent	Applies before any estate or gift tax is owed
Annual Gift Tax Exclusion	$19,000 per recipient	Amount excluded from gift tax per recipient
Estate / Gift Tax Rate (maximum)	40%	Statutory rate; tax owed only if lifetime exemption is exceeded

RETIREMENT ACCOUNT LIMITS (IRAS, 401(K), ETC.)

Plan / Account	2026 Limit / Rule	Notes
Traditional or Roth IRA (total contributions)	$7,500	—
IRA Catch-up (age 50+)	+$1,100 (up to $8,600 total)	—
401(k) / 403(b) / 457 elective deferral limit	$24,500	—
401(k) Catch-up (age 50+)	+$8,000 (up to $32,500 total)	—
401(k) Catch-up "super" (age 60–63)	Up to $11,250	Unchanged from prior years
Total annual addition limit (defined-contribution plan)	$72,000	Includes employer + employee contributions

Law Change Note: *For 2026, if Social Security wages exceed $150,000, catch-up contributions must go into a Roth (after-tax) 401(k), not pre-tax.*

HEALTH SAVINGS ACCOUNT (HSA) CONTRIBUTION LIMITS

Coverage Type	2026 Contribution Limit	Notes
Self-only HDHP	$4,400	Catch-up +$1,000 for age 55+
Family HDHP	$8,750	Catch-up +$1,000 for age 55+

SOCIAL SECURITY (OASDI)

Item	2026 Value / Rate
Taxable Wage Base (max wages subject to Social Security tax)	**$184,500**
OASDI Tax Rate (employee / employer share)	**6.2% each** (12.4% self-employed)
Maximum Employee (or Employer) Contribution	**$11,439**
Medicare Tax Rate	**1.45% on all wages** + 0.9% additional for wages > $200,000 (Single) / $250,000 (MFJ)
2026 COLA Increase for Benefits (cost-of-living adjustment announced for 2026)	**2.8%**
Maximum Monthly Benefit at Full Retirement Age (for someone retiring at FRA)	**$4,152/mo**

UNIFORM LIFETIME TABLE FOR REQUIRED MINIMUM DISTRIBUTIONS (RMDS)

Age	Distribution Period (divisor)	Age	Distribution Period (divisor)	Age	Distribution Period (divisor)
73	26.5	81	19.4	89	12.9
74	25.5	82	18.5	90	12.2
75	24.6	83	17.7	91	11.5
76	23.7	84	16.8	92	10.8
77	22.9	85	16.0	93	10.1
78	22.0	86	15.2	94	9.5
79	21.1	87	14.4		
80	20.2	88	13.7		

RMD = *prior-year 12/31 account balance ÷ distribution period.*

SOURCE: ssa.gov and irs.gov

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