

# 2026 Tax & Social Security

## Wealth Efficiency Cheat Sheet

### Federal Tax Brackets

Marginal Tax Rate	Single	Married Filing Jointly
37%	\$640,601+	\$768,701+
35%	\$256,226+	\$512,451+
32%	\$201,776+	\$403,551+
24%	\$105,701+	\$211,401+
22%	\$50,401+	\$100,801+
12%	\$12,401+	\$24,801+
10%	\$12,400 or less	\$24,800 or less

### Standard Deduction

Single	Married Filing Jointly
\$16,100	\$32,200
+\$2,050 if 65+ or blind, and +\$6,000 if 65+ per OBBB*	+\$1,650 pp if 65+ or blind, and +\$6,000 pp if 65+ per OBBB*

*\*If eligible; subject to income phase-out*

### Taxation of Social Security Benefits by Income

Single, HOH, QW	Married Filing Jointly	Taxable Portion of SS Benefits
\$0 - \$25,000	\$0 - \$32,000	0%
\$25,000 - \$34,000	\$32,000 - \$44,000	Up to 50%
\$34,000+	\$44,000+	Up to 85%
To calculate income: Adjusted Gross Income + Tax Exempt Interest + 50% of SS Benefits		

### Contribution & Other Limits

- **IRA / Roth IRA:** \$7,500 (+\$1,100 if age 50+)
- **Roth IRA** contributions phase out at these income levels: \$153-168k (single), \$242-252k (married) and disallowed if above that range
- **401k/403b/457/TSP:** \$24,500 (+\$8,000 if age 50+ OR +\$11,250 if age 60-63)
- **HSA:** \$4,400 (Ind.), \$8,750 (Family), +\$1,000 if 55+



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