

2026 Tax Reference Sheet

From MassMutual Ascend Life Insurance Company

TAX BRACKETS FOR 2026

Taxable income (i.e. gross income minus deductions and exemptions) between:

Married joint return

\$0-\$24,800	10%
\$24,801-\$100,800	12%
\$100,801-\$211,400	22%
\$211,401-\$403,550	24%
\$430,551-\$512,450	32%
\$512,451-\$768,700	35%
\$768,701 and over	37%

Single

\$0-\$12,400	10%
\$12,401-\$50,400	12%
\$50,401-\$105,700	22%
\$105,701-\$201,775	24%
\$201,776-\$256,225	32%
\$256,226-\$640,600	35%
\$640,601 and over	37%

Married separate return

\$0-\$12,400	10%
\$12,401-\$50,400	12%
\$50,401-\$105,700	22%
\$105,701-\$201,775	24%
\$201,776-\$256,225	32%
\$256,226-\$384,350	35%
\$384,351 and over	37%

Head of household

\$0-\$17,700	10%
\$17,701-\$67,450	12%
\$67,451-\$105,700	22%
\$105,701-\$201,750	24%
\$201,751-\$256,200	32%
\$256,201-\$640,600	35%
\$640,601 and over	37%

Estates & trusts

\$0-\$3,300	10%
\$3,301-\$11,700	24%
\$11,701-\$16,000	35%
\$16,001 and over	37%

STANDARD DEDUCTION AMOUNT

Standard deduction

Married joint return	\$32,200
Single	\$16,100
Married separate return	\$16,100
Head of household	\$24,150

Blind or over 65: add \$1,650 if married, \$2,050 if unmarried and not a surviving spouse qualified to use joint tax rates.

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RETIREMENT		LONG-TERM CAPITAL GAINS & DIVIDEND RATES	
IRA & Roth contributions		Married joint return	
Under age 50	\$7,500	\$0-\$98,900	0%
Age 50 and over	\$8,600	\$98,901-\$613,700	15%
Phaseout for deducting IRA contribution¹		\$613,701 and over	
Married joint return	\$129,000-\$149,000 MAGI		20%
Single, Head of household	\$81,000-\$91,000 MAGI		
Married separate return	\$0-\$10,000 MAGI		
Spousal IRA	\$242,000-\$252,000 MAGI		
Phaseout of Roth IRA contribution eligibility		Single	
Married joint return	\$242,000-\$252,000 MAGI	\$0-\$49,450	0%
Single, Head of household	\$153,000-\$168,000 MAGI	\$49,451-\$545,500	15%
Married separate return	\$0-\$10,000 MAGI	\$545,501 and over	20%
SEP contribution		Married separate return	
Up to 25% of compensation, limit	\$72,000	\$0-\$49,450	0%
Compensation to participate in SEP	\$750	\$49,451-\$306,850	15%
SIMPLE elective deferral		\$306,851 and over	
Under age 50	\$17,000		20%
Age 50 and over	\$21,000		
401(k), 403(b)², 457³ and SARSEP		Head of household	
Under age 50	\$24,500	\$0-\$66,200	0%
Catch-up contributions		\$66,201-\$579,600	15%
Age 50-59	\$8,000	\$579,601 and over	20%
Age 60-63	\$11,250		
Age 64 and over	\$8,000	Estates and trusts	
Annual defined contribution limit*	\$72,000	\$0-\$3,300	0%
Annual defined benefit limit	\$290,000	\$3,301-\$16,250	15%
Highly compensated employee	\$160,000	\$16,251 and over	20%
Key employee	\$235,000		
Annual compensation taken into account for qualified plans	\$360,000	Collectibles	
		Unrecaptured 1250 gain (depreciation)	
			25%
SURCHARGE ON NET INVESTMENT INCOME			
Rate		3.8%	
Threshold			
Married joint return, surviving spouse		\$250,000	
Single		\$200,000	
Married separate return		\$125,000	
GIFT & ESTATE TAX			
Gift tax annual exclusion	\$19,000		
Highest estate and gift tax rate	40%		
Estate and gift tax exemption	\$15,000,000		
Generation Skipping Tax exemption	\$15,000,000		
Annual exclusion for gifts to noncitizen spouse	\$194,000		

*Please note that this limit does not include catch-up contributions.

UNIFORM LIFETIME TABLE

This is the standard table used to calculate required minimum distributions from IRA and qualified plans during the life of the IRA owner or plan participant. If the spouse is the sole beneficiary for the entire year and is more than 10 years younger than the IRA owner, he or she may choose to use the Joint Life Table from IRS Pub. 590. In the case of an inherited IRA, the owner must use a non-recalculated life expectancy starting with the Single Life Table from IRS Pub. 590, and reduced by one year for each passing year.

UNIFORM LIFETIME TABLE

Age of IRA owner	Divisor	Age of IRA owner	Divisor
72	27.4	97	7.8
73	26.5	98	7.3
74	25.5	99	6.8
75	24.6	100	6.4
76	23.7	101	6.0
77	22.9	102	5.6
78	22.0	103	5.2
79	21.1	104	4.9
80	20.2	105	4.6
81	19.4	106	4.3
82	18.5	107	4.1
83	17.7	108	3.9
84	16.8	109	3.7
85	16.0	110	3.5
86	15.2	111	3.4
87	14.4	112	3.3
88	13.7	113	3.1
89	12.9	114	3.0
90	12.2	115	2.9
91	11.5	116	2.8
92	10.8	117	2.7
93	10.1	118	2.5
94	9.5	119	2.3
95	8.9	120+	2.0
96	8.4		

For advice tailored to your specific circumstances, contact your financial professional.

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¹If taxpayer or spouse is an active participant in an employer sponsored retirement plan.

²Special increased limit may apply to certain 403(b) contributors with 15 or more years of service.

³In last 3 years prior to normal retirement age, 457 plan participants age 50 and over may be able to double elective deferral if needed to catch-up on prior missed contributions, but if they do, they cannot use the age 50 catch-up.

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