

MARINER

2026 tax facts at a glance

Income taxes

2026 tax rate	Single filers	Married filing jointly	Head of household
10%	\$0-\$12,400	\$0-\$24,800	\$0-\$17,700
12%	\$12,401-\$50,400	\$24,801-\$100,800	\$17,701-\$67,450
22%	\$50,401-\$105,700	\$100,801-\$211,400	\$67,451-\$105,700
24%	\$105,701-\$201,775	\$211,401-\$403,550	\$105,701-\$201,750
32%	\$201,776-\$256,225	\$403,551-\$512,450	\$201,751-\$256,200
35%	\$256,226-\$640,600	\$512,451-\$768,700	\$256,201-\$640,600
37%	\$640,601 or more	\$768,701 or more	\$640,601 or more

Source: irs.gov

Standard deductions

Married filing jointly	\$32,200
Head of household	\$24,150
Single	\$16,100

Additional:

Taxpayers who are age 65 or older or blind can claim an additional standard deduction: \$1,650 if married (this amount doubles if both are over 65 and blind); \$2,050 if unmarried.

OBBBA UPDATE: Enhanced senior deduction

For 2025-2028, taxpayers age 65 and older may be eligible to take an additional deduction of up to \$6,000 per person. Subject to phase out at modified AGI of \$150,000-\$250,000 MFJ and \$75,000-\$175,000 Others.

Education incentives

American Opportunity Credit	\$2,500/student
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Phaseouts for American Opportunity Credit

Married filing jointly	\$160,000-\$180,000
Single	\$80,000-\$90,000

Phaseouts for exclusion of qualified U.S. savings bond income

Married filing jointly	\$152,650-\$182,650
Single	\$101,800-\$116,800

Capital gains tax

Rates on dividends and gains for assets held at least 12 months

Married filing jointly	Single	
\$0-\$98,900	\$0-\$49,450	0%
\$98,901-613,700	\$49,451-545,500	15%
\$613,701+	\$545,501+	20%

In addition, the 3.8% net investment income tax may apply to dividends and capital gains on income over certain thresholds.

IRAs

IRA maximum contribution limit	\$7,500
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IRA age 50+ catch-up contribution	\$1,100
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Phaseout range for deductible contributions to traditional IRAs

Married filing jointly:	
Both spouses as participants in qualified plan	\$129,000-\$149,000
One spouse as participant in qualified plan	\$242,000-\$252,000
Single/Head of household in qualified plan	\$81,000-\$91,000

Phaseout range for contributions to Roth IRAs

Married filing jointly	\$242,000-\$252,000
Single/Head of household	\$153,000-\$168,000

Health savings accounts (HSAs)

HDHP minimum deductible amount

Single	\$1,700
Family	\$3,400

HDHP maximum out-of-pocket amount

Single	\$8,500
Family	\$17,000

HSA statutory contribution maximum

Single	\$4,400
Family	\$8,750
Catch-up contribution (age 55 or older)	\$1,000

Scheduled gift and estate tax changes

Year	Gift tax top rate	Top estate tax rate	Estate tax exemption
2017	40%	40%	\$5,490,000
2018	40%	40%	\$11,180,000
2019	40%	40%	\$11,400,000
2020	40%	40%	\$11,580,000
2021	40%	40%	\$11,700,000
2022	40%	40%	\$12,060,000
2023	40%	40%	\$12,920,000
2024	40%	40%	\$13,610,000
2025	40%	40%	\$13,990,000
2026	40%	40%	\$15,000,000

*Annual exclusion for gifts: \$19,000 per donee

Medicare

Medicare tax paid on all income

Employer pays	1.45%	varies per income
Employee pays	1.45%	varies per income
	Plus 0.9% on income over \$200,000 (single) or \$250,000 (joint)	
Self-employed pays	2.9%	varies per income

3.8% net investment income tax paid on the lesser of net investment income or excess of MAGI over:

Married filing jointly	\$250,000	varies per income
Single or head of household	\$200,000	varies per income
Married filing separately	\$125,000	varies per income

For more information visit: [mariner.com](https://www.mariner.com)

Sources: [irs.gov](https://www.irs.gov); [ssa.gov](https://www.ssa.gov)

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Social Security

Benefits

Full retirement age (FRA), born 1960 or later	67
Portion of benefit paid at age 62	70%

Maximum earnings before Social Security benefits are reduced

Before FRA (lose \$1 for every \$2 of earnings above limit)	\$24,480
Year of FRA (lose \$1 for every \$3 of earnings above limit)	\$65,160
After FRA	No limit

Tax (FICA)

Social Security tax paid on income up to \$184,500

	Percent withheld
Employer pays	6.2%
Employee pays	6.2%
Self-employed pays	12.4%

Qualified plans

SEP plan participant maximum percentage of compensation

SEP plan participant maximum dollar allocation limit	\$72,000
SEP minimum compensation amount	\$800

SIMPLE IRA maximum employee contribution

SIMPLE IRA catch-up - age 50 or older	\$4,000
Special catch-up contribution for age 60, 61, 62 or 63 in 2025	\$5,250

403(b) TSA elective employee deferral

403(b) TSA catch-up - age 50 or older	\$8,000
403(b) TSA catch-up - 15 or more years of service with current employer (\$15,000 lifetime max)	\$3,000

Defined contribution maximum employer percentage deduction limit (of eligible payroll)

Defined contribution plan annual contribution limit	\$72,000
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Maximum elective deferral to retirement plans (e.g., 401(k), 403(b) & 457)

401(k) Age 50+ catch-up contribution	\$8,000
Special catch-up contribution for age 60, 61, 62 or 63 in 2025	\$11,250
Annual includable compensation limit	\$360,000
Highly compensated employee compensation limit	\$160,000
Annual retirement benefit limit under defined benefit plan (not to exceed 100% of compensation)	\$290,000