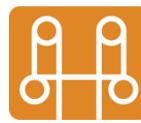


# 2026 Key Financial Data



Counterweight  
PRIVATE WEALTH

Tax Brackets 2026				Standard Deduction 2026		Child Tax Credit:			
Filing Status	Taxable Income	Marginal Rate	Tax Due is:	Filing Status	Deduction	\$2,200			
Single	Not over \$12,400	10%	10% of taxable income	Single	\$16,100	Tax credit provided to taxpayers with dependent children under age 17. Modified Adjusted Gross Income (MAGI) phaseout as of 2026: <ul style="list-style-type: none"> <li>-\$200,000 or less for people filing as a head of household, single, or married but living apart</li> <li>-\$400,000 or less for married couples if they file jointly</li> <li>Maximum refundable portion is \$1,700</li> </ul>			
	\$12,401-50,400	12%	\$1,240 plus 12% of the excess over \$12,400	Married, filing jointly (MFJ)	\$32,200				
	\$50,401-105,700	22%	\$5,800 plus 22% of the excess over \$50,400	Married, filing separately	\$16,100				
	\$105,701-201,775	24%	\$17,966 plus 24% of the excess over \$105,700	Head of household	\$24,150				
	\$201,776-256,225	32%	\$41,024 plus 32% of the excess over \$201,775	Note: Additional Standard Deduction for each eligible spouse 65+ filing MFJ: \$1,650 Additional Standard Deduction for Single or Head of Household 65+: \$2,050					
	\$256,226-640,600	35%	\$58,448 plus 35% of the excess over \$256,225						
	\$640,601+	37%	\$192,979.25 plus 37% of the excess over \$640,600						
Married Filing Jointly	Not over \$24,800	10%	10% of taxable income	Enhanced Senior Deduction 2026		Trust Ordinary Income Tax Rates 2026			
	\$24,801-100,800	12%	\$2,480 plus 12% of the excess over \$24,800	Deduction	\$6,000 <th>Trust Income</th> <th>Percent</th>	Trust Income	Percent		
	\$100,801-211,400	22%	\$11,600 plus 22% of the excess over \$100,800	Phaseout Single (MAGI)	\$75,000 to \$175,000	\$0 to \$3,300	10%		
	\$211,401-403,550	24%	\$35,932 plus 24% of the excess over \$211,400	Phaseout MFJ (MAGI)	\$150,000 to \$250,000	\$3,301 to \$11,700	24%		
	\$403,551-512,450	32%	\$82,048 plus 32% of the excess over \$403,550	Note: This is a temporary additional deduction for seniors (age 65 and older at end of tax year), available 2025-2028 Available to filers who claim standard, or itemized deductions Subject to phaseouts MAGI = Modified Adjusted Gross Income			\$11,701 to \$16,000	35%	
	\$512,451-768,700	35%	\$116,896 plus 35% of the excess over \$512,450				\$16,001+	37%	
	\$768,701+	37%	\$206,583.50 plus 37% of the excess over \$768,700						
Long Term Capital Gains and Qualified Dividends Tax Rate 2026									
Tax Filing Status	0%	15%	20%	Qualified Charitable Distribution (QCD)*:		Trust Long-Term Capital Gains Rates 2026			
Single	\$0 to \$49,450	\$49,451 to \$545,500	Over \$545,500	Trust Long-Term Gains	Percent	\$0 to \$3,250	0%		
Married Filing Jointly	\$0 to \$98,900	\$98,901 to \$613,700	Over \$613,700			\$3,251 to \$15,900	15%		
Married Filing Separately	\$0 to \$49,450	\$49,451 to \$306,850	Over \$306,850			\$15,900+	20%		
Head of Household	\$0 to \$66,200	\$66,201 to \$579,600	Over \$579,600	*Must be 70 1/2 or older to make a QCD from IRA		Gift Exclusion			
Capital gains tax is progressive; similar to income marginal tax rates. Assets held for more than 1 year are taxed at long term rates; assets held 1 year or less are taxed at short term capital gains rates which is equal to your ordinary income tax rate.						Year of Gift	Annual Exclusion per Donee		
3.8% Net Investment Income Tax						2026	\$19,000		
Paid on the smaller of net investment income or excess of MAGI over:									
Married Filing Jointly	\$250,000	Single	\$200,000						

The information provided in this guide is compiled from sources deemed reliable; however, Counterweight Private Wealth cannot guarantee its accuracy or completeness and assumes no responsibility for any errors or omissions. This guide is for informational purposes only and does not constitute tax, legal, or financial advice. Individuals should consult their own tax, legal, and financial advisors to determine how the information may apply to their specific circumstances before implementing any strategies based on this guide. Counterweight Private Wealth is a Registered Investment Advisor (RIA) with the Securities and Exchange Commission (SEC) with its principal offices in Raleigh, NC and Wilmington, NC. Registration of an investment adviser does not imply any specific level of skill or training and does not constitute an endorsement of the firm by the Commission. Counterweight Private Wealth only transacts business in states in which it is properly registered or is excluded or exempted from registration. A copy of Counterweight Private Wealth's current written disclosure brochure filed with the SEC which discusses among other things, its business practices, services, and fees, is available through the SEC's website at: [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

If You Earned Income During This Period	Estimated Tax Payment Deadline
Jan. 1 – March 31, 2026	April 15, 2026
April 1 – May 31, 2026	June 15, 2026
June 1 – Aug. 31, 2026	Sept. 15, 2026
Sept. 1 – Dec. 31, 2026	Jan. 15, 2027

**Underpayment Penalty:** To avoid an underpayment penalty, you are required to pay:

- 100 percent of the total of your prior year's taxes or 90% of your estimated current year's taxes.
- If you make over \$75,000 as a single filer (\$150,000 if married filing jointly) in self-employment income, you must pay 110% of last year's taxes.

\*If making an estimated tax payment from an IRA distribution, taxes withheld from that distribution are considered to have been received throughout the year – even if the distribution is made in late in December.

Required Minimum Distributions (RMD) Ages	
If your birth year is...	RMDs start at age
1950 or earlier	72
1951-1959	73
1960 or later	75

Earliest one can draw from IRA (excluding hardship exception) without 10% early withdrawal tax: 59 ½

401(k) Plan Contribution Limits 2026	
Defined Contribution Limit	2026
Maximum employee elective deferral (age 49 or younger)	\$24,500
Employee catch-up contribution (age 50 to 59, or 64 and older by year-end)	\$8,000
Maximum employee elective deferral plus catch-up contribution (age 50 to 59, or 64 and older)	\$32,500
Employee super catch-up contribution (age 60 to 63)*	\$11,250
Maximum employee elective deferral plus super catch-up contribution (age 60 to 63)*	\$35,750
Defined contribution maximum limit, employee + employer (age 49 or younger)	\$72,000
Defined contribution maximum limit (age 50 to 59, or 64 and older), all sources + catch-up	\$80,000
Defined contribution maximum limit (age 60 to 63), all sources + catch-up	\$83,250
Employer plan mandatory Roth catch-up wage threshold	\$150,000

\*As per a change via SECURE 2.0, a higher 'super' catch-up contribution limit applies for employees aged 60, 61, 62 and 63. To determine one's age, the IRS looks at your age as of December 31st of the current year. Additionally, catch-up contributions to employer-sponsored plans must be Roth (after-tax) for participants who earned more than \$150,000 in FICA wages from that employer in the prior year. *Limitations may apply as defined by the plan. Please contact your plan administrator should you require additional information.*

IRA 2026 Contribution Limits		
Contribution Limit	Catch-Up Contribution (Age 50 and Above)	Age 50 and Older Contribution Limit
\$7,500	\$1,100	\$8,600

Amount of Roth IRA Contributions You Can Make in 2026			
If your filing status is...	And your modified AGI is...	Then you can contribute...	
Married filing jointly or qualifying widow(er)	< \$242,000	up to the limit	
Married filing jointly or qualifying widow(er)	> \$242,000 but < \$252,000	a reduced amount	
Married filing jointly or qualifying widow(er)	> or = \$252,000	zero	
Married filing separately and you lived with your spouse at any time during the year	< \$10,000	a reduced amount	
Married filing separately and you lived with your spouse at any time during the year	> \$10,000	zero	
Single, head of household, or married filing separately and you did not live with your spouse at any time during the year	< \$153,000	up to the limit	
Single, head of household, or married filing separately and you did not live with your spouse at any time during the year	> \$153,000 but < \$168,000	a reduced amount	
Single, head of household, or married filing separately and you did not live with your spouse at any time during the year	> or = \$168,000	zero	

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Medicare Part B Premium 2026			
Single, MAGI	MFJ, MAGI	IRMAA	Total Monthly Premium
< or = \$109,000	< or = \$218,000	\$0.00	\$202.90
> \$109,000 but < or = \$137,000	> \$218,000 but < or = \$274,000	\$81.20	\$284.10
> \$137,000 but < or = \$171,000	> \$274,000 but < or = \$342,000	\$202.90	\$405.80
> \$171,000 but < or = \$205,000	> \$342,000 but < or = \$410,000	\$324.60	\$527.50
> \$205,000 but < \$500,000	> \$410,000 but < \$750,000	\$446.30	\$649.20
> or = \$500,000	> or = \$750,000	\$487.00	\$689.90

MAGI - Modified Adjusted Gross Income; MFJ - Married Filing Jointly; IRMAA - Income Related Monthly Adjustment Amount; Cliff: once your MAGI reaches next level, you pay the Premium for that level

Social Security Taxability		
If your filing status is...	Up to 50% Taxable if Combined Income	Up to 85% Taxable if Combined Income
Married Filing Jointly	\$32,000 to \$44,000	> \$44,000
Single	\$25,000 to \$34,000	> \$34,000

Combined Income for Social Security Taxability = Your adjusted gross income + Nontaxable interest + 1/2 of Social Security benefits;

Note: threshold for determining Social Security taxability does not receive COLA adjustments; thus, more and more recipients' benefits are taxable

Social Security Earnings Test (when claiming benefits while earning income prior to FRA)	
Relationship to Full Retirement Age (FRA)	Limit
Under FRA: \$1 withheld for every \$2 above limit*	\$24,480
Year of FRA: \$1 withheld for every \$3 above limit*	\$65,160
Month attaining FRA and beyond	No Limit

Benefits withheld while you continue to work are not "lost". Once you reach FRA, your monthly benefit will be increased permanently to account for the months in which benefits were withheld

Maximum Social Security Benefits 2026		
When Claimed	Monthly	Yearly
70	\$5,251	\$63,012
67	\$4,152	\$49,824
62	\$2,910	\$34,920

Assumes 35 years of earnings above Social Security wage base; The 2026 wage base (earnings taxed up to this amount for Social Security) is: \$184,500

Marginal Tax Rate	If the Municipal Bond Yield Is:								
	1%	2%	3%	3.5%	4%	4.5%	5%	5.5%	6%
The Tax Equivalent Yield Is:									
10%	1.11%	2.22%	3.33%	3.89%	4.44%	5.00%	5.56%	6.11%	6.67%
12%	1.14%	2.27%	3.41%	3.98%	4.55%	5.11%	5.68%	6.25%	6.82%
22%	1.28%	2.56%	3.85%	4.49%	5.13%	5.77%	6.41%	7.05%	7.69%
24%	1.32%	2.63%	3.95%	4.61%	5.26%	5.92%	6.58%	7.24%	7.89%
32%	1.47%	2.94%	4.41%	5.15%	5.88%	6.62%	7.35%	8.09%	8.82%
35%	1.54%	3.08%	4.62%	5.38%	6.15%	6.92%	7.69%	8.46%	9.23%
37%	1.59%	3.17%	4.76%	5.56%	6.35%	7.14%	7.94%	8.73%	9.52%

Note: Municipal bond income is free of Federal Income tax and typically free of state income tax if issued in the state where you reside.

Ex: Income from a NY state bond is exempt from Federal Income tax and typically free of state income tax for a NY resident.

Lifetime Estate and Gift Tax Exemption	
Year of Death	Basic Exclusion Amount
2026	\$15,000,000

Beginning January 1, 2011, estates of decedents survived by a spouse may elect to pass any of the decedent's unused exclusion to the surviving spouse. This election is made on a timely filed estate tax return for the decedent with a surviving spouse. Note that simplified valuation provisions apply for those estates without a filing requirement absent the portability election. See the Instructions to Form 706 for additional information.

2026 IRS Limits Summary	
Savings Plan/Tax Benefit	2026
IRA: Traditional and Roth IRA contribution limit (Income dependent)	\$7,500
Traditional and Roth IRA age 50+ catch-up contribution limit	\$1,100
Earliest one can draw from IRA (excluding hardship exception) without 10% early withdrawal tax	59 ½
401(k), 403(b) employee contributions	\$24,500
401(k), 403(b) employee catch up contributions for (age 50 to 59, or 64 and older)	\$8,000
Maximum employee elective deferral plus catch-up contribution (age 50 to 59, or 64 and older)	\$32,500
401(k), 403(b) employee super catch-up contribution (age 60 to 63)*	\$11,250
Maximum employee elective deferral plus super catch-up contribution (age 60 to 63)*	\$35,750
Earliest one can draw from IRA (excluding hardship) without 10% early distribution penalty	59 ½
401(k), 403(b), 457 plan maximum, age 49 and younger (employee + employer)	\$72,000
401(k), 403(b), 457 plan maximum, age 50 to 59, or 64 and older (employee and employer contribution + catch up)	\$80,000
401(k), 403(b), 457 plan maximum, age 60-63 (employee and employer contribution + catch up)	\$83,250
SIMPLE 401(k) or SIMPLE IRA contributions limit	\$17,000
SIMPLE 401(k) or SIMPLE IRA age 50 to 59, or 64 and older catch-up contributions limit	\$4,000
SIMPLE 401(k) or SIMPLE IRA age 60 to 63 catch-up contributions limit	\$5,250
Maximum annual additions to all defined contribution plans by the same employer	\$70,000
SEP-IRA contribution limit (lesser of 25% of the first \$288,000 of compensation or \$72,000)	\$72,000
Highly Compensated Employee definition	\$160,000
Annual Compensation Limit	\$360,000
Deductible IRA income limit, single, active participant in workplace retirement plan	\$81,000 - \$91,000
Deductible IRA income limit, married, active participant in workplace retirement plan	\$129,000 - \$149,000
Deductible IRA income limit, married, spouse is active participant in workplace retirement plan	\$242,000 - \$252,000
Roth IRA income limit, single	\$153,000 - \$168,000
Roth IRA income limit, married filing jointly	\$242,000 - \$252,000
Healthcare FSA Contribution Limit (plus up to 20% of prior year's annual contribution carried over)	\$3,300
HSA Contribution Limit, single coverage	\$4,400
HSA Contribution Limit, family coverage	\$8,750
HSA age 55 catch-up	\$1,000
Child Tax Credit	\$2,200
Qualified Charitable Contribution (QCD)	\$115,000
Annual Gift Exclusion	\$19,000
Saver's Credit income limit, married filing jointly**	< or = \$48,500 (50%) \$48,501 - \$52,500 (20%) \$52,501 - \$80,500 (10%) < or = \$24,250 (50%)
Saver's Credit income limit, single**	\$24,251 - \$26,250 (20%) \$26,251 - \$40,250 (10%)

\*As per a change via SECURE 2.0, a higher 'super' catch-up contribution limit applies for employees aged 60, 61, 62 and 63. To determine one's age, the IRS looks at your age as of December 31st of the current year. Additionally, catch-up contributions to employer-sponsored plans must be Roth (after-tax) for participants who earned more than \$150,000 in FICA wages from that employer in the prior year. *Limitations may apply as defined by the plan. Please contact your plan administrator should you require additional information.*

\*\*The retirement savings contribution credit — the "saver's credit" for short — is a tax credit worth up to \$1,000 (\$2,000 if married filing jointly) for mid- and low-income taxpayers who contribute to a retirement account whose earned income falls within the listed threshold.

Source: [IRS.gov](https://www.irs.gov)