GRIMARD MARTON FINANCIAL

2026 RETIREMENT PLANNING CHEAT SHEET

RETIREMENT PLAN LIMITS

RETIREMENT ACCOUNT TYPE	2026	FUNDING DEADLINE
Traditional IRA AND Roth IRA		04/15/27
Maximum Contribution	$7,000	
Catch Up Contribution (Age 50+)	$1,100	
SIMPLE IRA Plans		12/31/26
SIMPLE Contribution Limit	$17,000	
Catch Up Contribution (Age 50+)	$4,000	
401(k), 403(b), 457		12/31/26
Elective Deferral Limit	$24,500	
Catch Up Contribution (Age 50+)	$8,000	
SEP IRA		04/15/26 Plus extensions
Maximum Contribution	$72,000	

2026 Federal Income Tax Brackets

Rate	For Single Filers	For Married Individuals Filing Joint Returns	For Heads of Households
10%	Up to $12,400	Up to $24,800	Up to $17,700
12%	$12,401 to $50,400	$24,801 to $100,800	$17,701 to $67,450
22%	$50,401 to $105,700	$100,801 to $211,400	$67,451 to $105,700
24%	$105,701 to $201,775	$211,401 to $403,550	$105,701 to $201,775
32%	$201,776 to $256,225	$403,551 to $512,450	$201,776 to $256,200
35%	$256,226 to $640,600	$512,451 to $768,700	$256,201 to $640,600
37%	$640,600 or more	$768,700 or more	$640,600 or more

Modified Adjusted Gross Income (MAGI) phase-out ranges for traditional IRA deduction when one taxpayer is covered by a retirement plan at work

Filing Status	2026 Limit
Single or head of household	$81,000 - $91,000
Married filing jointly (individual making contribution IS covered by workplace retirement plan)	$129,000 - $149,000
Married filing jointly (individual making contribution IS NOT covered by workplace retirement plan, but spouse is)	$244,000 - $254,000

MAGI phase-out ranges for Roth IRA annual contributions

Filing Status	2026 Limit
Single or head of household	$153,000 - $168,000
Married filing jointly	$242,000 - $252,000

Age of Required Minimum Distribution (RMD)

Birth Year	Age at which RMDs Begin
1950 or earlier	72 (70½ for those who turned 70½ prior to 2020
1951 - 1959	73
1960 or later	75

Ages above are for distributions from your own accounts.
The rules for inherited accounts vary.

2026 Capital Gains Tax Rate Thresholds

Capital Gains Tax Rate	Taxable Income (Single)	Taxable Income (Married Filing Separate)	Taxable Income (Head of Household)	Taxable Income (Married Filing Jointly)
0%	Up to $49,450	Up to $49,450	Up to $66,200	Up to $98,900
15%	$49,451 to $545,000	$49,451 to $306,850	$66,201 to $579,600	$98,901 to $613,700
20%	Over $545,000	Over $306,850	Over $579,600	Over $613,700

2026 Medicare Premiums

2024 MAGI Single	2024 MAGI Joint	Part B Premium	Part D
$109,000 or less	$218,000 or less	$202.90	Your plan premium
More than $109,001 up to $137,000	More than $218,001 up to $274,000	$284.10	$14.50 + your plan premium
More than $137,001 up to $171,000	More than $274,001 up to $342,000	$405.80	$37.50 + your plan premium
More than $171,001 up to $205,000	More than $342,001 up to $410,000	$527.50	$60.40 + your plan premium
More than $205,001 up to $499,999	More than $410,001 up to $749,999	$649.20	$83.30 + your plan premium
$500,000 or more	$750,000 or more	$689.90	$91.00 + your plan premium

Source: www.irs.gov