

Avantis Investors®

By American Century Investments®

2026 Tax Fast Facts

Quick Reference

FEDERAL INCOME TAX RATES FOR 2026

Married filing jointly

Taxable Income	Tax Rate
\$0+	10%
\$24,800+	12%
\$100,800+	22%
\$211,400+	24%
\$403,550+	32%
\$512,450+	35%
\$768,700+	37%

Single

Taxable Income	Tax Rate
\$0+	10%
\$12,400+	12%
\$50,400+	22%
\$105,700+	24%
\$201,775+	32%
\$256,225+	35%
\$640,600+	37%

CAPITAL GAIN TAX RATES FOR 2026

Asset Holding Period	Tax Bracket						
	10%	12%	22%	24%	32%	35%	37%
Short term rate	10%	12%	22%	24%	32%	35%	37%
Long term rate	0%	\$0 to \$98,900		\$0 to \$49,450			
	15%	\$98,900 to \$613,700		\$49,450 to \$545,500			
	20%	Over \$613,700		Over \$545,500			

ESTATE AND GIFT TAX EXEMPTIONS FOR 2026

Estate tax exempt amount	\$15 million
Gift tax exempt amount	\$15 million
Gift tax annual exclusion amount	\$19,000

IRA AND RETIREMENT PLAN LIMITS FOR 2026

The amount you can contribute to all of your Traditional and Roth IRAs combined is 100% of your taxable compensation¹, up to a maximum of:

If you are under age 50	\$7,500
If you are age 50 or older	\$8,600

¹Exception for Married Filing Jointly: An employed spouse may contribute to a separate IRA on behalf of a spouse who has little or no income. The amount of the couple's combined contributions can't be more than the taxable compensation reported on their joint return. For more information, refer to Spousal IRA sections in IRA Publication 590-A.

DEDUCTIBLE TRADITIONAL IRA PHASEOUTS

Deductibility depends on MAGI and whether you or your spouse is covered by an employer-sponsored retirement plan. You must figure your deduction and your spouse's deduction separately. The deduction for contributions to traditional IRAs phases out over the following MAGI levels:

Covered by employer plan and:

Single	\$81,000-\$91,000
Married filing jointly	\$129,000-\$149,000

Not covered by employer plan and:

Single or married filing jointly with a spouse who also is not covered	No limit
Married filing jointly with a spouse who is covered	\$242,000-\$252,000

There is no income limit for contributions to a non-deductible traditional IRA.

ROTH IRA ELIGIBILITY PHASEOUTS

Eligibility for Roth IRAs is phased out over the following MAGI levels:

Filing Status

Single	\$153,000-\$168,000
Married filing jointly	\$242,000-\$252,000
Married filing separately	\$0-\$10,000

MAXIMUM RETIREMENT PLAN CONTRIBUTIONS

The amount you can contribute to an employer-sponsored retirement plan generally is the lesser of 100% of your salary or:

Type of Plan

401(k) and 403(b)	\$24,500
SIMPLE-IRA	\$17,000
401(k) and 403(b) Catch-up contributions ²	\$8,000
401(k) and 403(b) Catch-up contributions ages 60-63	\$11,250
SIMPLE-IRA Catch-up contributions ²	\$4,000
SIMPLE-IRA Catch-up contribution ages 60-63	\$5,250

²Age 50-59 and 64+.

Individuals with wage earnings greater than \$145,000 in 2025 are limited to after-tax Roth Catch-up contributions in 2026.

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