



2026 Federal Tax Amounts and Limits

To help you stay informed of changes to federal tax amounts and limits, use this quick-reference sheet. Note: This sheet applies only to federal tax laws for the tax year 2026 and not to state tax laws. Information is current as of January 1, 2026.

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General Income Tax

Joint Returns/Surviving Spouse

| Min. | Max. | Tax on Min. | Rate on Excess |
|---------|----------|-------------|----------------|
| \$0 | \$24,800 | \$0 | 10% |
| 24,801 | 100,800 | 2,480 | 12% |
| 100,801 | 211,400 | 11,600 | 22% |
| 211,401 | 403,550 | 35,932 | 24% |
| 403,551 | 512,450 | 82,048 | 32% |
| 512,451 | 768,700 | 116,896 | 35% |
| 768,701 | — | 206,583.50 | 37% |

Head of Household

| Min. | Max. | Tax on Min. | Rate on Excess |
|---------|----------|-------------|----------------|
| \$0 | \$17,700 | \$0 | 10% |
| 17,701 | 67,450 | 1,770 | 12% |
| 67,451 | 105,700 | 7,740 | 22% |
| 105,701 | 201,750 | 16,155 | 24% |
| 201,751 | 256,200 | 39,207 | 32% |
| 256,201 | 640,600 | 56,631 | 35% |
| 640,601 | — | 191,171 | 37% |

Single Individuals

| Min. | Max. | Tax on Min. | Rate on Excess |
|---------|----------|-------------|----------------|
| \$0 | \$12,400 | \$0 | 10% |
| 12,401 | 50,400 | 1,240 | 12% |
| 50,401 | 105,700 | 5,800 | 22% |
| 105,701 | 201,775 | 17,966 | 24% |
| 201,776 | 256,225 | 41,024 | 32% |
| 256,226 | 640,600 | 58,448 | 35% |
| 640,601 | — | 192,979.25 | 37% |

Married Filing Separate

| Min. | Max. | Tax on Min. | Rate on Excess |
|---------|----------|-------------|----------------|
| \$0 | \$12,400 | \$0 | 10% |
| 12,401 | 50,400 | 1,240 | 12% |
| 50,401 | 105,700 | 5,800 | 22% |
| 105,701 | 201,775 | 17,966 | 24% |
| 201,776 | 256,225 | 41,024 | 32% |
| 256,226 | 384,350 | 58,448 | 35% |
| 384,351 | — | 103,291.75 | 37% |

Estates and Trusts

| Min. | Max. | Tax on Min. | Rate on Excess |
|--------|---------|-------------|----------------|
| \$0 | \$3,300 | \$0 | 10% |
| 3,301 | 11,700 | 330 | 24% |
| 11,701 | 16,000 | 2,346 | 35% |
| 16,001 | — | 3,851 | 37% |

Standard Deduction

| | |
|--|--|
| Joint Returns and Surviving Spouse | \$32,200 |
| Heads of Households | \$24,150 |
| Single Individuals | \$16,100 |
| Married Filing Separate | \$16,100 |
| Dependent | \$1,350, or \$450 plus earned income, if greater |
| Aged or Blind – Unmarried and not Surviving Spouse | \$2,050 each |
| Aged or Blind – Other | \$1,650 each |
| Temporary Bonus Deduction 65+ (phase out \$75,000-\$175,000 single / \$150,000-\$250,000 joint MAGI) | \$6,000 each |

Kiddie Tax

| | |
|-----------------------------------|----------------------------|
| Amount | \$1,350 |
| Exemption | \$2,700 |
| Alternative Minimum Tax Exemption | \$9,750 plus earned income |

Child Tax Credit

| | |
|----------------------|---------|
| Amount | \$2,200 |
| Refundable Threshold | \$2,500 |

AMT Exemption Amounts

| Tax Filing Status | AMT Exemption Amounts |
|--------------------------------------|-----------------------|
| Joint Returns/Surviving Spouses | \$140,200 |
| Single Individuals/Head of Household | \$90,100 |
| Married Filing Separate | \$70,100 |
| Estates and Trusts | \$31,400 |

Excess Taxable Income 28% Applies

| | |
|---|-----------|
| Married Filing Separate | \$122,250 |
| Joint Returns/Surviving Spouses/ Single/Head of Household | \$244,500 |

MAGI Threshold for Net Investment Income Tax (NIIT)

| Tax Filing Status | MAGI Threshold |
|--------------------------------------|----------------|
| Joint Returns/Surviving Spouses | \$250,000 |
| Single Individuals/Head of Household | \$200,000 |
| Married Filing Separate | \$125,000 |
| Estates and Trusts | \$16,000 |

Net Investment Income – e.g., interest, dividends, capital gains, rental income, royalty income, non-qualified annuities, passive income from business

Net Investment Income Tax – 3.8% of lesser of MAGI over thresholds OR net investment income

American Opportunity Education Tax Credit

| | |
|--|-----------------------|
| Contribution Limit for 100% Tax Credit | \$2,000 |
| 25% Tax Credit for Amount Between | \$2,000 - \$4,000 |
| American Opportunity Tax Credit Phaseout | |
| Joint Return | \$160,000 / \$180,000 |
| All Other | \$80,000 / \$90,000 |

Capital Gains/Qualified Dividends Rates

| Annual Income & Filing Status | Capital Gains/Qualified Dividends Rates |
|---|---|
| Under \$98,901 (joint) \$66,201 (H-O-H) \$49,451 (single and married filing separately) | 0% |
| \$98,901-\$613,700 (joint) \$66,201-\$579,600 (H-O-H) \$49,451-\$545,500 (single) \$49,451-\$306,850 (married filing separately) | 15% |
| Over: \$613,701 (joint) \$579,601 (H-O-H) \$545,501 (single) \$306,851 (married filing separately) | 20% |

Estate Planning

| | |
|--------------------------------------|--------------|
| Gift Tax Annual Exclusion | \$19,000 |
| Annual Exclusion: Non-U.S. Spouse | \$194,000 |
| Estate and Gift Tax Unified Credit | \$5,945,800 |
| Estate and Gift Tax Exclusion Amount | \$15,000,000 |
| Top Gift and Estate Tax Rate | 40% |
| GST Exemption | \$15,000,000 |

Income Tax Charitable Deduction Limitations

| Limit ¹ | Gift | Charity | Value |
|--------------------|-----------------|---------|--------------------|
| 60% ² | Cash | Public | FMV |
| | Ordinary Income | Public | Basis |
| | UUTPP | Public | Basis |
| 30% ³ | LTCG | Public | FMV ⁴ |
| | Ordinary Income | Public | Basis |
| | Other than LTCG | Private | Basis |
| 20% ⁵ | LTCG | Private | Basis ⁶ |

Note: The One Big Beautiful Bill Act introduced a charitable contribution deduction for non-itemizing taxpayers of up to \$1,000 for single filers and \$2,000 for married couples filing jointly.

FMV = fair market value

LTCG = long-term capital gains property

UUTPP = unrelated use tangible personal property

¹ Percentage of adjusted gross income (AGI), 5-year carryover for disallowed deductions

² Gifts to charity (not for use of charity)

³ Lesser of 30% limit or unused 50% limit

⁴ Can elect 50% limit for gifts of LTCG to public charity if use basis as value

⁵ Lesser of 20% limit or unused 30% limit

⁶ FMV for qualified appreciated stock