

## REQUIRED MINIMUM RETIREMENT PLAN DISTRIBUTIONS

Current Age	Distribution Period (Years)	Percent	Current Age	Distribution Period (Years)	Percent
73	26.5	3.77%	95	8.9	11.24%
74	25.5	3.92	96	8.4	11.90
75	24.6	4.07	97	7.8	12.82
76	23.7	4.22	98	7.3	13.70
77	22.9	4.37	99	6.8	14.71
78	22.0	4.55	100	6.4	15.63
79	21.1	4.74	101	6.0	16.67
80	20.2	4.95	102	5.6	17.86
81	19.4	5.15	103	5.2	19.23
82	18.5	5.40	104	4.9	20.41
83	17.7	5.65	105	4.6	21.74
84	16.8	5.95	106	4.3	23.26
85	16.0	6.25	107	4.1	24.39
86	15.2	6.58	108	3.9	25.64
87	14.4	6.94	109	3.7	27.03
88	13.7	7.30	110	3.5	28.57
89	12.9	7.75	111	3.4	29.41
90	12.2	8.20	112	3.3	30.30
91	11.5	8.70	113	3.1	32.26
92	10.8	9.26	114	3.0	33.33
93	10.1	9.90	115	2.9	34.48
94	9.5	10.53	116	2.8	35.71

## MAXIMUM RETIREMENT PLAN CONTRIBUTIONS

### Individual Retirement Accounts (including Roth IRAs)

\$7,500 (plus \$1,100 catch-up, ages 50 and above)

Roth IRA contributions eligibility phases out for single taxpayers with modified adjusted gross incomes above \$168,000 (\$252,000 for joint returns). Income restrictions on converting to Roth IRAs were eliminated after 2009.

### 401(k) and 403(b) Plans

\$24,500 (plus \$8,000 catch-up, ages 50 and above; \$11,250 for participants ages 60, 61, 62 and 63)

### Simple IRAs

\$17,000 (plus \$4,000 catch-up, ages 50 to 59 and 64 and older; \$5,250 for ages 60 to 63)

### 457 Deferred Compensation Plans

\$24,500 maximum deferral

### SEP-IRA, Money Purchase and Profit-Sharing Plans

\$72,000 maximum contribution; \$360,000 compensation cap

### Defined Benefit Plans

\$290,000 maximum annual benefit

## HEALTH SAVINGS ACCOUNTS

Contribution limits: \$4,400 for individuals; \$8,750 for families; \$1,000 catch-up for individuals ages 55 and older

Maximum out-of-pocket: \$8,500 for individuals; \$17,000 for families

Minimum deductible: \$1,700 for individuals; \$3,400 for families

## SOCIAL SECURITY BENEFITS

Full Retirement and Age 62 Benefit by Year of Birth						
Year of birth <sup>1</sup>	Full (normal) ret. age	Months between age 62 and full ret. age	At Age 62 <sup>2</sup>			
			A \$1,000 ret. benefit would be reduced to	The ret. benefit is reduced by <sup>3</sup>	A \$500 spouse's benefit would be reduced to	The spouse's benefit is reduced by <sup>4</sup>
1955	66 + 2 mon.	50	741	25.83	345	30.83
1956	66 + 4 mon.	52	733	26.67	341	31.67
1957	66 + 6 mon.	54	725	27.50	337	32.50
1958	66 + 8 mon.	56	716	28.33	333	33.33
1959	66 + 10 mon.	58	708	29.17	329	34.17
1960/later	67	60	700	30.00	325	35.00

- For people born on Jan. 1, refer to the previous year.
- For people born on the first of the month, birthdays are moved to the previous month. Individuals must be at least 62 for the entire month to receive benefits.
- Percentages are approximate due to rounding.
- The maximum benefit for the spouse is 50% of the benefit the worker would receive at full retirement age. The percentage reduction for the spouse should be applied after the automatic 50% reduction. Percentages are approximate due to rounding.

## HOW MUCH WILL DELAYED RETIREMENT BENEFITS INCREASE THE BENEFIT?

Each additional year a person works adds another year of earnings to their Social Security record. Higher lifetime earnings may result in higher benefits when a person retires. In addition, a person's benefit will be increased by 8% annually if they delay retirement. These increases, called delayed retirement credits, will be added in automatically from the time a person reaches full retirement age until that individual starts taking benefits or reaches age 70.

## KEY TAX NUMBERS FOR 2026

\$15,000,000	Tax exemption (indexed for inflation) against the federal estate tax, gift tax, and generation-skipping transfer tax. Amounts over \$15,000,000 are taxed at a 40% rate.
\$768,700	Starting point for the 37% tax bracket for married taxpayers filing jointly. Taxable incomes below \$768,700 are taxed at rates ranging from 10% to 35%. Taxable income of \$768,700 is also the threshold for the 20% tax rate on long-term capital gains and qualified dividends for joint returns. (Married filing separately incurs higher tax rates at income of \$384,350.)
\$640,600	Starting point for the 37% tax bracket for unmarried taxpayers and the 20% tax on long-term capital gains and qualified dividends. Taxable incomes of single taxpayers below \$640,600 are taxed at rates ranging from 10% to 35%.
\$250,000	Joint filers become liable for the 3.8% tax on net investment income and an extra .9% of Medicare tax on earned income.
\$200,000	Unmarried taxpayers and heads of household become liable for the 3.8% tax on net investment income and the additional .9% Medicare tax on earned income.
\$98,900	Maximum amount of taxable income qualifying for the 0% tax rate on dividends and long-term capital gains for married people filing jointly.
\$49,450	Maximum amount of taxable income qualifying for the 0% tax rate on dividends and long-term capital gains for unmarried taxpayers.
\$19,000	Gift amount that can pass free of gift taxes in 2026, <i>per donee</i> .

## CHARITABLE REMAINDER UNITRUSTS (5.0% AFR)

Age	Payout Rate/Percent of Gift Deductible					
	5.0%	6.0%	7.0%	8.0%	9.0%	10.0%
55	.32434	.26685	.22188	.18643	.15828	.13574
56	.33631	.27836	.23272	.19652	.16760	.14431
57	.34852	.29016	.24390	.20697	.17729	.15325
58	.36095	.30225	.25540	.21777	.18734	.16256
59	.37362	.31463	.26724	.22894	.19779	.17228
60	.38655	.32734	.27947	.24054	.20868	.18245
61	.39973	.34037	.29907	.25254	.22000	.19307
62	.41311	.35367	.30499	.26491	.23173	.20411
63	.42669	.36723	.31823	.27764	.24385	.21566
64	.44045	.38106	.33180	.29075	.25637	.22743
65	.45441	.39515	.34570	.30424	.26932	.23977
66	.46872	.40969	.36013	.31832	.28291	.25278
67	.48333	.42463	.37503	.33296	.29711	.26645
68	.49818	.43990	.39036	.34809	.31188	.28073
69	.51323	.45547	.40607	.36368	.32716	.29558
70	.52845	.47129	.42213	.37969	.34293	.31098
71	.54384	.48739	.43855	.39615	.35923	.32696
72	.55937	.50373	.45530	.41303	.37602	.34352
73	.57498	.52023	.47232	.43026	.39325	.36057
74	.59060	.53683	.48951	.44775	.41081	.37803
75	.60616	.55343	.50679	.46541	.42862	.39581
76	.62160	.57000	.52411	.48319	.44661	.41385
77	.63692	.58651	.54144	.50105	.46478	.43213
78	.65210	.60294	.55876	.51898	.48308	.45062
79	.66709	.61924	.57603	.53692	.50147	.46927
80	.68185	.63536	.59317	.55482	.51988	.48801
81	.69637	.65129	.61017	.57263	.53828	.50681
82	.71062	.66697	.62699	.59031	.55662	.52561
83	.72456	.68238	.64357	.60782	.57483	.54435
84	.73816	.69748	.65988	.62510	.59287	.56298
85	.75140	.71223	.67588	.64211	.61069	.58144
86	.75427	.72681	.69153	.65881	.62825	.59969
87	.77672	.74059	.70679	.67514	.64548	.61765
88	.78877	.75415	.72165	.69110	.66236	.63531
89	.80037	.76726	.73606	.70663	.67884	.65260

## CHARITABLE GIFT ANNUITY DEDUCTIONS (PER \$10,000 CONTRIBUTED)

Age	Payout Rate*	Deduction (5.0% AFR)	Age	Payout Rate*	Deduction (5.0% AFR)	Age	Payout Rate*	Deduction (5.0% AFR)
55	4.8%	\$3,231	70	6.3%	\$3,658	85	9.1%	\$5,260
56	4.9	3,201	71	6.4	3,758	86	9.3	5,434
57	4.9	3,314	72	6.6	3,774	87	9.5	5,610
58	5.0	3,296	73	6.7	3,895	88	9.7	5,786
59	5.1	3,286	74	6.8	4,025	89	9.9	5,961
60	5.2	3,284	75	7.0	4,078	90	10.1	6,286
61	5.3	3,291	76	7.2	4,146	91	10.1	6,373
62	5.4	3,307	77	7.4	4,228	92	10.1	6,600
63	5.4	3,453	78	7.6	4,324	93	10.1	6,813
64	5.6	3,366	79	7.8	4,433	94	10.1	7,013
65	5.7	3,409	80	8.1	4,485	95	10.1	7,199
66	5.8	3,462	81	8.3	4,621	96	10.1	7,373
67	5.9	3,523	82	8.5	4,767	97	10.1	7,533
68	6.1	3,485	83	8.7	4,923	98	10.1	7,681
69	6.2	3,567	84	8.9	5,090	99	10.1	7,818

\*Payout Rates are rates recommended by the American Council on Gift Annuities. Charities historically have employed the Council's payout rates but may pay higher or lower rates. Deductions assume quarterly payments.

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# 2026 Financial Figures Pocket Guide

## For Advisors and Planners

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**RESULTS OF \$1,000 SINGLE SUM INVESTED AT VARIOUS ANNUAL INTEREST RATES FOR VARIOUS PERIODS OF TIME**

*(Investment Made at Beginning of Year 1)*

Years	2.0%	4.0%	6.0%	8.0%	10.0%
1	\$1,020	\$1,040	\$1,060	\$1,080	\$1,100
2	1,040	1,082	1,124	1,166	1,210
3	1,061	1,125	1,191	1,260	1,331
4	1,082	1,170	1,262	1,360	1,464
5	1,104	1,217	1,338	1,469	1,611
6	1,126	1,265	1,419	1,587	1,772
7	1,149	1,316	1,504	1,714	1,949
8	1,172	1,369	1,594	1,851	2,144
9	1,195	1,423	1,689	1,999	2,358
10	1,219	1,480	1,791	2,159	2,594
11	1,243	1,539	1,898	2,332	2,853
12	1,268	1,601	2,012	2,518	3,138
13	1,294	1,665	2,133	2,720	3,452
14	1,319	1,732	2,261	2,937	3,797
15	1,346	1,801	2,397	3,172	4,177
16	1,373	1,873	2,540	3,426	4,595
17	1,400	1,948	2,693	3,700	5,054
18	1,428	2,026	2,854	3,996	5,560
19	1,457	2,107	3,026	4,316	6,116
20	1,486	2,191	3,207	4,661	6,727
21	1,516	2,279	3,400	5,034	7,400
22	1,546	2,370	3,604	5,437	8,140
23	1,577	2,465	3,820	5,871	8,954
24	1,609	2,563	4,049	6,341	9,850
25	1,641	2,666	4,292	6,846	10,835
26	1,674	2,772	4,549	7,396	11,918
27	1,707	2,883	4,822	7,988	13,110
28	1,741	2,999	5,112	8,627	14,421
29	1,776	3,118	5,418	9,317	15,863
30	1,812	3,243	5,743	10,063	17,449
35	2,000	3,946	7,686	14,785	28,102
40	2,208	4,801	10,286	21,725	45,259
45	2,438	5,841	13,765	31,920	72,890
50	2,692	7,106	18,420	46,902	117,391

**EQUIVALENT YIELDS OF MUNICIPAL BONDS COMPARED TO TAXABLE INVESTMENTS**

Bond Yield	12% Bracket	22% Bracket	24% Bracket	32% Bracket	35% Bracket	37% Bracket
2.0%	2.3%	2.6%	2.6%	2.9%	3.1%	3.2%
2.5	2.8	3.2	3.3	3.7	3.8	4.0
3.0	3.4	3.8	3.9	4.4	4.6	4.8
3.5	4.0	4.5	4.6	5.1	5.4	5.6
4.0	4.5	5.1	5.3	5.9	6.2	6.3
4.5	5.1	5.8	5.9	6.6	6.9	7.1
5.0	5.7	6.4	6.6	7.4	7.7	7.9

Equivalent of tax-free investments = Bond Yield / (1.0 - bondholder's marginal tax bracket). State income tax savings may also be available for bonds issued within the taxpayer's state.

**WHAT ANNUAL INVESTMENTS OF \$1,000 WILL GROW TO OVER TIME\***

Years	2.0%	4.0%	5.0%	6.0%	8.0%	10%
1	\$1,020	\$1,040	\$1,050	\$1,060	\$1,080	\$1,100
2	2,060	2,122	2,153	2,184	2,246	2,310
3	3,122	3,246	3,310	3,375	3,506	3,641
4	4,204	4,416	4,526	4,637	4,867	5,105
5	5,308	5,633	5,802	5,975	6,336	6,716
6	6,434	6,898	7,142	7,394	7,923	8,487
7	7,583	8,214	8,549	8,897	9,637	10,436
8	8,755	9,583	10,027	10,491	11,488	12,579
9	9,950	11,006	11,578	12,181	13,487	14,937
10	11,169	12,486	13,207	13,972	15,645	17,531
11	12,412	14,026	14,917	15,870	17,977	20,384
12	13,680	15,627	16,713	17,882	20,495	23,523
13	14,974	17,292	18,599	20,015	23,215	26,975
14	16,293	19,024	20,579	22,276	26,152	30,772
15	17,639	20,825	22,657	24,673	29,324	34,950
16	19,012	22,698	24,840	27,213	32,750	39,545
17	20,412	24,645	27,132	29,906	36,450	44,599
18	21,841	26,671	29,539	32,760	40,446	50,159
19	23,297	28,778	32,066	35,786	44,762	56,275
20	24,783	30,969	34,719	38,993	49,423	63,002
21	26,299	33,248	37,505	42,392	54,457	70,403
22	27,845	35,618	40,430	45,996	59,893	78,543
23	29,422	38,083	43,502	49,816	65,765	87,497
24	31,030	40,646	46,727	53,864	72,106	97,347
25	32,671	43,312	50,113	58,156	78,954	108,182
26	34,344	46,084	53,669	62,706	86,351	120,100
27	36,051	48,968	57,403	67,528	94,339	133,210
28	37,792	51,966	61,323	72,640	102,966	147,631
29	39,568	55,085	65,439	78,058	112,283	163,494
30	41,379	58,328	69,761	83,802	122,346	180,943
35	50,994	75,598	94,837	118,102	186,102	298,127
40	61,609	98,826	126,840	164,048	279,781	486,852
45	73,330	125,870	167,686	225,508	417,426	790,795
50	86,270	158,733	219,816	307,756	619,672	1,280,299

\* Assuming tax-free growth of principal with investments made at the start of year.

**MONTHLY INTEREST INCOME FROM VARIOUS SUMS**

Principal	2%	3%	4%	5%	6%	7%	8%	9%
\$ 20,000	33	50	67	83	100	117	133	150
40,000	67	100	133	166	200	233	266	300
60,000	100	150	200	250	300	350	400	450
80,000	133	200	267	333	400	466	533	600
100,000	167	250	333	416	500	583	666	750

**INFLATION RATE HISTORY**

*(Based on the Annual Consumer Price Index)*

Year	Annual Inflation Rate	Year	Annual Inflation Rate	Year	Annual Inflation Rate	Year	Annual Inflation Rate
1941	5.0%	1962	1.1%	1983	3.2%	2004	2.7%
1942	10.8	1963	1.2	1984	4.3	2005	3.4
1943	6.2	1964	1.4	1985	3.6	2006	3.2
1944	1.6	1965	1.7	1986	1.9	2007	2.8
1945	2.3	1966	2.8	1987	3.6	2008	3.8
1946	8.4	1967	2.9	1988	4.0	2009	-0.4
1947	14.5	1968	4.2	1989	4.8	2010	1.6
1948	7.6	1969	5.3	1990	5.4	2011	3.2
1949	1.0	1970	5.9	1991	4.2	2012	2.1
1950	1.0	1971	4.3	1992	3.0	2013	1.5
1951	7.9	1972	3.3	1993	3.0	2014	1.6
1952	2.1	1973	6.2	1994	2.6	2015	0.1
1953	0.8	1974	11.0	1995	2.8	2016	1.3
1954	0.5	1975	9.1	1996	3.0	2017	2.1
1955	0.4	1976	5.8	1997	2.3	2018	2.4
1956	1.5	1977	6.5	1998	1.6	2019	1.8
1957	3.6	1978	7.7	1999	2.2	2020	1.2
1958	2.7	1979	11.3	2000	3.4	2021	4.7
1959	0.9	1980	13.5	2001	2.8	2022	8.0
1960	1.6	1981	10.4	2002	1.6	2023	4.1
1961	1.0	1982	6.1	2003	2.3	2024	3.2

**2026 Social Security Taxes**

- Employers and employees each pay a 6.2% Social Security tax on wages up to \$184,500 and a 1.45% Medicare tax on all earnings.
- Self-employed individuals pay a 12.4% Social Security tax on income up to \$184,500 and a 2.9% Medicare tax on their entire income.
- Retirees under full retirement age who continue to work can earn up to \$24,480 without loss of Social Security benefits; recipients lose \$1 in benefits for every \$2 of earnings in excess of \$24,480. There is no cutback in Social Security benefits for retirees who have reached full retirement age and continue to have earned income.
- Up to one-half of Social Security benefits is taxable for single people with provisional income (adjusted gross income plus tax-exempt interest) over \$25,000; up to 85% is taxable if provisional income exceeds \$34,000. For joint filers, up to half of Social Security benefits is taxable if provisional income exceeds \$32,000; up to 85% is taxable if provisional income exceeds \$44,000.

**MORTALITY TABLE\***

Age	Male	Female	Age	Male	Female	Age	Male	Female
0	73.5	79.3	34	41.8	46.6	68	15.0	17.5
1	73.0	78.7	35	40.9	45.7	69	14.3	16.7
2	72.0	77.7	36	40.1	44.8	70	13.7	16.0
3	71.0	76.8	37	39.2	43.8	71	13.1	15.3
4	70.0	75.8	38	38.3	42.9	72	12.4	14.6
5	69.1	74.8	39	37.5	42.0	73	11.8	13.9
6	68.1	73.8	40	36.6	41.1	74	11.2	13.2
7	67.1	72.8	41	35.7	40.2	75	10.6	12.5
8	66.1	71.8	42	34.9	39.2	76	10.1	11.8
9	65.1	70.8	43	34.0	38.3	77	9.5	11.2
10	64.1	69.8	44	33.2	37.4	78	9.0	10.6
11	63.1	68.8	45	32.3	36.5	79	8.4	10.0
12	62.1	67.8	46	31.5	35.6	80	7.9	9.4
13	61.1	66.8	47	30.6	34.7	81	7.4	8.8
14	60.1	65.9	48	29.8	33.8	82	7.0	8.3
15	59.2	64.9	49	28.9	33.0	83	6.5	7.7
16	58.2	63.9	50	28.1	32.1	84	6.1	7.2
17	57.2	62.9	51	27.3	31.2	85	5.7	6.7
18	56.3	61.9	52	26.5	30.3	86	5.3	6.3
19	55.3	60.9	53	25.7	29.5	87	4.9	5.8
20	54.4	60.0	54	24.9	28.6	88	4.5	5.4
21	53.5	59.0	55	24.1	27.8	89	4.2	5.0
22	52.6	58.0	56	23.4	26.9	90	3.9	4.7
23	51.6	57.1	57	22.6	26.1	91	3.6	4.3
24	50.7	56.1	58	21.9	25.3	92	3.4	4.0
25	49.8	55.2	59	21.1	24.5	93	3.1	3.7
26	48.9	54.2	60	20.4	23.7	94	2.9	3.5
27	48.0	53.2	61	19.7	22.9	95	2.8	3.2
28	47.1	52.3	62	19.0	22.1	96	2.6	3.0
29	46.2	51.3	63	18.3	21.3	97	2.5	2.8
30	45.3	50.4	64	17.6	20.5	98	2.3	2.7
31	44.5	49.4	65	17.0	19.8	99	2.2	2.5
32	43.6	48.5	66	16.3	19.0	100	2.1	2.4
33	42.7	47.6	67	15.6	18.2			

\* Tables are based on estimates provided by the Social Security Administration. See <https://www.ssa.gov/oact/STATS/table4c6.html>.

**HOW ACCURATE IS THE RULE OF 72?**

To estimate how many years it will take for an investment to double in value, you can divide 72 by the annual interest rate you expect to receive (assuming tax-free annual compounding).

72 / Interest Rate = Number of years money will take to double in value

Here is a comparison of rule-of-72 estimates to results obtained from a financial calculator, which proves that the rule of 72 is close enough for most purposes.

Interest Rate	Years to Double Under Rule of 72	Actual Years for Funds to Double
3%	24.0	23.5
5	14.4	14.3
7	10.3	10.2
10	7.2	7.3
12	6.0	6.1

**YEARS UNTIL EXHAUSTION OF \$100,000 IN RETIREMENT SAVINGS**

Monthly Withdrawal	Interest Rate on Savings								
	3%	4%	5%	6%	7%	8%	9%	10%	
\$ 400	32	43	*	*	*	*	*	*	
500	23	27	34	62	*	*	*	*	
600	18	20	23	29	*	*	*	*	