

2026 ANNUAL LIMITS RELATING TO INVESTMENT PLANNING

RETIREMENT PLANS

| | |
|--|---------------------|
| Elective deferrals 401(k), 457, and SARSEPs | \$24,500 |
| Catch-up contribution | \$8,000 |
| Age 60-63 special catch-up | \$11,250 |
| Defined contribution (\$415(c)(1)(A)) | \$72,000 |
| Defined benefit (\$415(b)(1)(A)) | \$290,000 |
| SIMPLE plan | \$17,000 |
| SIMPLE catch-up contribution | \$4,000 |
| Age 60-63 special catch-up | \$5,250 |
| SEP maximum includible compensation | \$360,000 |
| SEP highly compensated employee | |
| Lookback to 2024 (for 2025 filing) | \$155,000 |
| Lookback to 2025 (for 2026 filing) | \$160,000 |
| SEP key employee (top-heavy plan) | \$235,000 |
| SEP participation limit | \$800 |
| IRA or Roth IRA contribution limit | \$7,500 |
| IRA or Roth IRA catch-up | \$1,100 |
| IRA deduction phaseout for active participants | |
| Single | \$81,000-\$91,000 |
| Married filing jointly | \$129,000-\$149,000 |
| Married filing separately | \$0-\$10,000 |
| Non-active participant married to active participant | \$242,000-\$252,000 |
| Roth IRA phaseout | |
| Single | \$153,000-\$168,000 |
| Married filing jointly | \$242,000-\$252,000 |
| Married filing separately | \$0-\$10,000 |
| Non-active participant married to active participant | \$242,000-\$252,000 |

SOCIAL SECURITY (SS)

| | |
|--|-----------|
| SS wage base | \$184,500 |
| FICA tax rate-employee | 7.65% |
| SECA tax rate-self-employed | 15.3% |
| Earnings limitation: | |
| Below FRA (\$1 for \$2) | \$24,480 |
| Persons reaching FRA (\$1 for \$3) | \$65,160 |
| (Applies only to earnings for months prior to attaining FRA) | |

SOCIAL SECURITY FULL RETIREMENT AGE (FRA)

| Year of Birth | Social Security FRA | Year of Birth | Social Security FRA |
|---------------|---------------------|----------------|---------------------|
| 1943-54 | 66 | 1958 | 66 and 8 months |
| 1955 | 66 and 2 months | 1959 | 66 and 10 months |
| 1956 | 66 and 4 months | 1960 and later | 67 |
| 1957 | 66 and 6 months | | |

ESTATE AND GIFT TAX

| | |
|-------------------------------------|--------------|
| Annual gift tax exclusion | \$19,000 |
| Estate and gift tax basic exclusion | \$15,000,000 |
| Generation skipping exemption | \$15,000,000 |
| Maximum estate tax rate | 40% |

LONG-TERM CAPITAL GAIN (LTCG) RATES BASED ON TAXABLE INCOME

| Filing Status | 0% rate | 15% rate | 20% rate |
|---------------------------|----------------|--------------------|----------------|
| Single | up to \$49,450 | \$49,451-\$545,500 | over \$545,500 |
| Head of Household | up to \$66,200 | \$66,201-\$579,600 | over \$579,600 |
| Married filing jointly | up to \$98,900 | \$98,901-\$613,700 | over \$613,700 |
| Married filing separately | up to \$49,450 | \$49,451-\$306,850 | over \$306,850 |
| Estates and trusts | up to \$3,300 | \$3,300-\$16,250 | over \$16,250 |

HEALTH SAVINGS ACCOUNT

Minimum Deductible Amount

| | |
|--------|---------|
| Single | \$1,700 |
| Family | \$3,400 |

Maximum Out-of-Pocket Amount

| | |
|--------|----------|
| Single | \$8,500 |
| Family | \$17,000 |

HSA Statutory Contribution Maximum

| | |
|--|---------|
| Single | \$4,400 |
| Family | \$8,750 |
| Catch-up contributions (age 55 or older) | \$1,000 |

INCOME TAX

Standard deduction

| | |
|---------------------------------------|----------|
| Single | \$16,100 |
| Married filing jointly | \$32,200 |
| Head of household | \$24,150 |
| Married filing separately | \$16,100 |
| Kiddie tax limited standard deduction | \$1,350 |

Individual eligible to be claimed as dependent-greater of \$1,300 or earned income plus \$450, not to exceed full standard deduction of \$15,000.

ALTERNATIVE MINIMUM TAX (AMT)

| | Exemption | Phaseout |
|---------------------------|-----------|-------------|
| Single | \$90,100 | \$500,000 |
| Married filing jointly | \$140,200 | \$1,000,000 |
| Married filing separately | \$70,100 | \$500,000 |

AMT RATES

| |
|---------------------|
| 26% up to \$244,500 |
| 28% over \$244,500 |



| 2026 TAX RATE SCHEDULES | | | | |
|--|---------------------|---------------------------------------|-----------------|---------------------------|
| If Taxable Income Is | | Then the Gross Tax Payable Is: | | |
| Over | But Not Over | Amount | Plus (%) | Of the Amount Over |
| SINGLE TAXPAYERS (other than surviving spouses and heads of households) | | | | |
| \$0 | \$12,400 | -----10% of taxable income----- | | |
| \$12,400 | \$50,400 | \$1,240 | 12% | \$12,400 |
| \$50,400 | \$105,700 | \$5,800 | 22% | \$50,400 |
| \$105,700 | \$201,775 | \$17,966 | 24% | \$105,700 |
| \$201,775 | \$256,225 | \$41,024 | 32% | \$201,775 |
| \$256,225 | \$640,600 | \$58,448 | 35% | \$256,225 |
| \$640,600 | -- | \$192,979.25 | 37% | \$640,600 |
| HEADS OF HOUSEHOLD | | | | |
| \$0 | \$17,700 | -----10% of taxable income----- | | |
| \$17,700 | \$67,450 | \$1,770 | 12% | \$17,700 |
| \$67,450 | \$105,700 | \$7,740 | 22% | \$67,450 |
| \$105,700 | \$201,750 | \$16,155 | 24% | \$105,700 |
| \$201,750 | \$256,200 | \$39,207 | 32% | \$201,750 |
| \$256,200 | \$640,600 | \$56,631 | 35% | \$256,200 |
| \$640,600 | -- | \$191,171 | 37% | \$640,600 |
| MARRIED INDIVIDUALS (and surviving spouses) FILING JOINT RETURNS | | | | |
| \$0 | \$24,800 | -----10% of taxable income----- | | |
| \$24,800 | \$100,800 | \$2,480 | 12% | \$24,800 |
| \$100,800 | \$211,400 | \$11,600 | 22% | \$100,800 |
| \$211,400 | \$403,550 | \$35,932 | 24% | \$211,400 |
| \$403,550 | \$512,450 | \$82,048 | 32% | \$403,550 |
| \$512,450 | \$768,700 | \$116,896 | 35% | \$512,450 |
| \$768,700 | -- | \$206,583.50 | 37% | \$768,700 |
| MARRIED INDIVIDUALS FILING SEPARATE RETURNS | | | | |
| \$0 | \$12,400 | -----10% of taxable income----- | | |
| \$12,400 | \$50,400 | \$1,240.00 | 12% | \$12,400 |
| \$50,400 | \$105,700 | \$5,800 | 22% | \$50,400 |
| \$105,700 | \$201,775 | \$17,966 | 24% | \$105,700 |
| \$201,775 | \$256,225 | \$41,024 | 32% | \$201,775 |
| \$256,225 | \$384,350 | \$58,448 | 35% | \$256,225 |
| \$384,350 | -- | \$103,291.75 | 37% | \$384,350 |
| ESTATES & TRUSTS TAXPAYERS | | | | |
| \$0 | \$3,300 | -----10% of taxable income----- | | |
| \$3,300 | \$11,700 | \$330 | 24% | \$3,300 |
| \$11,700 | \$16,000 | \$2,346 | 35% | \$11,700 |
| \$16,000 | | \$3,851 | 37% | \$16,000 |

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