

2026 Pocket Tables

Your guide to some of the most frequently asked for figures such as income tax rates, retirement plan limits, social security benefits and other related items.

All data in this guide is as of February 2026 and is subject to change.

| LEGEND | |
|--------|--------------------------------|
| S | Single |
| MFJ | Married Filing Jointly |
| MFS | Married Filing Separately |
| HH | Head of Household |
| ET | Estates and Trusts |
| J | Joint Filers |
| O | Filers Other Than Joint |
| MAGI | Modified Adjusted Gross Income |
| AGI | Adjusted Gross Income |
| FRA | Full Retirement Age |
| COLA | Cost of Living Adjustment |

2026 Federal Individual Income Tax Rates

| Tax Tables | | | | |
|--|-----------------|-----------------------------------|------------------|-----------------------|
| Over... | But not over... | Tax (\$) | Plus % on excess | Of the amount over... |
| Single | | | | |
| \$0 | \$12,400 | ----- 10% of Taxable Income ----- | | |
| \$12,400 | \$50,400 | \$1,240.00 | 12% | \$12,400 |
| \$50,400 | \$105,700 | \$5,800.00 | 22% | \$50,400 |
| \$105,700 | \$201,775 | \$17,966.00 | 24% | \$105,700 |
| \$201,775 | \$256,225 | \$41,024.00 | 32% | \$201,775 |
| \$256,225 | \$640,600 | \$58,448.00 | 35% | \$256,225 |
| \$640,600 | •••• | \$192,979.25 | 37% | \$640,600 |
| Joint Returns and Surviving Spouses | | | | |
| \$0 | \$24,800 | ----- 10% of Taxable Income ----- | | |
| \$24,800 | \$100,800 | \$2,480.00 | 12% | \$24,800 |
| \$100,800 | \$211,400 | \$11,600.00 | 22% | \$100,800 |
| \$211,400 | \$403,550 | \$35,932.00 | 24% | \$211,400 |
| \$403,550 | \$512,450 | \$82,048.00 | 32% | \$403,550 |
| \$512,450 | \$768,700 | \$116,896.00 | 35% | \$512,450 |
| \$768,700 | •••• | \$206,583.50 | 37% | \$768,700 |
| Heads of Households | | | | |
| \$0 | \$17,700 | ----- 10% of Taxable Income ----- | | |
| \$17,700 | \$67,450 | \$1,770.00 | 12% | \$17,700 |
| \$67,450 | \$105,700 | \$7,740.00 | 22% | \$67,450 |
| \$105,700 | \$201,775 | \$16,155.00 | 24% | \$105,700 |
| \$201,775 | \$256,200 | \$39,207.00 | 32% | \$201,775 |
| \$256,200 | \$640,600 | \$56,631.00 | 35% | \$256,200 |
| \$640,600 | •••• | \$191,171.00 | 37% | \$640,600 |
| Married Filing Separate Returns | | | | |
| \$0 | \$12,400 | ----- 10% of Taxable Income ----- | | |
| \$12,400 | \$50,400 | \$1,240.00 | 12% | \$12,400 |
| \$50,400 | \$105,700 | \$5,800.00 | 22% | \$50,400 |
| \$105,700 | \$201,775 | \$17,996.00 | 24% | \$105,700 |
| \$201,775 | \$256,225 | \$41,024.00 | 32% | \$201,775 |
| \$256,225 | \$384,350 | \$58,448.00 | 35% | \$256,225 |
| \$384,350 | •••• | \$103,291.75 | 37% | \$384,350 |
| Estates and Trusts | | | | |
| \$0 | \$3,300 | ----- 10% of Taxable Income ----- | | |
| \$3,300 | \$11,700 | \$330.00 | 24% | \$3,300 |
| \$11,700 | \$16,000 | \$2,346.00 | 35% | \$11,700 |
| \$16,000 | •••• | \$3,851.00 | 37% | \$16,000 |

2025 Federal Individual Income Tax Rates

| Tax Tables | | | | |
|--|-----------------|-----------------------------------|------------------|-----------------------|
| Over... | But not over... | Tax (\$) | Plus % on excess | Of the amount over... |
| Single | | | | |
| \$0 | \$11,925 | ----- 10% of Taxable Income ----- | | |
| \$11,925 | \$48,475 | \$1,192.50 | 12% | \$11,925 |
| \$48,475 | \$103,350 | \$5,578.50 | 22% | \$48,475 |
| \$103,350 | \$197,300 | \$17,651.00 | 24% | \$103,350 |
| \$197,300 | \$250,525 | \$40,199.00 | 32% | \$197,300 |
| \$250,525 | \$626,350 | \$57,231.00 | 35% | \$250,525 |
| \$626,350 | •••• | \$188,769.75 | 37% | \$626,350 |
| Joint Returns and Surviving Spouses | | | | |
| \$0 | \$23,850 | ----- 10% of Taxable Income ----- | | |
| \$23,850 | \$96,950 | \$2,385.00 | 12% | \$23,850 |
| \$96,950 | \$206,700 | \$11,157.00 | 22% | \$96,950 |
| \$206,700 | \$394,600 | \$35,302.00 | 24% | \$206,700 |
| \$394,600 | \$501,050 | \$80,398.00 | 32% | \$394,600 |
| \$501,050 | \$751,600 | \$114,462.00 | 35% | \$501,050 |
| \$751,600 | •••• | \$202,154.50 | 37% | \$751,600 |
| Heads of Households | | | | |
| \$0 | \$17,000 | ----- 10% of Taxable Income ----- | | |
| \$17,000 | \$64,850 | \$1,700.00 | 12% | \$17,000 |
| \$64,850 | \$103,350 | \$7,442.00 | 22% | \$64,850 |
| \$103,350 | \$197,300 | \$15,912.00 | 24% | \$103,350 |
| \$197,300 | \$250,500 | \$38,460.00 | 32% | \$197,300 |
| \$250,500 | \$626,350 | \$55,484.00 | 35% | \$250,500 |
| \$626,350 | •••• | \$187,031.50 | 37% | \$626,350 |
| Married Filing Separate Returns | | | | |
| \$0 | \$11,925 | ----- 10% of Taxable Income ----- | | |
| \$11,925 | \$48,475 | \$1,192.50 | 12% | \$11,925 |
| \$48,475 | \$103,350 | \$5,578.50 | 22% | \$48,475 |
| \$103,350 | \$197,300 | \$17,651.00 | 24% | \$103,350 |
| \$197,300 | \$250,525 | \$40,199.00 | 32% | \$197,300 |
| \$250,525 | \$375,800 | \$57,231.00 | 35% | \$250,525 |
| \$375,800 | •••• | \$101,077.25 | 37% | \$375,800 |
| Estates and Trusts | | | | |
| \$0 | \$3,150 | ----- 10% of Taxable Income ----- | | |
| \$3,150 | \$11,450 | \$315.00 | 24% | \$3,150 |
| \$11,450 | \$15,650 | \$2,307.00 | 35% | \$11,450 |
| \$15,650 | •••• | \$3,777.00 | 37% | \$15,650 |

Standard Deductions

| Filing Status | 2026 | 2025 |
|--|---------------------------------------|---------------------------------------|
| Single individuals | \$16,100 | \$15,750 |
| Joint returns or surviving spouses | \$32,200 | \$31,500 |
| Heads of households | \$24,150 | \$23,625 |
| Married individuals filing separate returns | \$16,100 | \$15,750 |
| Additional standard deduction per spouse for MFJ age 65 or older or blind* | \$1,650 | \$1,600 |
| Additional standard deduction for unmarried age 65 or older and not a surviving spouse or blind* | \$2,050 | \$2,000 |
| Additional deduction per individual attaining age 65 and older** | \$6,000 | \$6,000 |
| Maximum standard deduction for an individual claimed as a dependent (cannot exceed the greater of) | \$1,350 (or \$450 plus earned income) | \$1,350 (or \$450 plus earned income) |

*Taxpayers who are both age 65 or older and blind may claim twice the amount indicated as their additional standard deduction.
**Begins phasing out when MAGI reaches \$75,000 for single filers, \$150,000 for joint filers.

Federal Alternative Minimum Tax (AMT)

An alternative minimum tax (AMT) is imposed on items of income that would otherwise receive advantageous tax treatment. Taxpayers must pay the greater of (1) the AMT or (2) the regular income tax.

| AMT Exemptions | 2026 | 2025 |
|---------------------------------------|-------------|-------------|
| Single or HH | \$90,100 | \$88,100 |
| Joint returns or surviving spouses | \$140,200 | \$137,000 |
| Married filing separately | \$70,100 | \$68,500 |
| Estates and Trusts | \$31,400 | \$30,700 |
| AMT Phaseout Begins at | 2026 | 2025 |
| Single, MFS, or HH | \$500,000 | \$626,350 |
| Joint returns or surviving spouses | \$1,000,000 | \$1,252,700 |
| Estates and Trusts | \$104,800 | \$102,500 |
| AMT Tax Rates** | 2026 | 2025 |
| 26% Rate threshold for S, MFJ, HH, ET | \$244,500 | \$239,100 |
| 26% Rate threshold for MFS | \$122,250 | \$119,550 |

*AMT exemption is reduced by this percentage once income exceeds these thresholds.
**Tax rate is 28% if income exceeds these thresholds.

Investment Taxes

| Federal Tax on Capital Gains and Qualified Dividends | | | | |
|--|----------------------|---------------------------|----------------------|----------------------|
| Long-term Capital Gains Rate | Taxable Income (\$) | Taxable Income (MFJ & SS) | Taxable Income (HH) | Taxable Income (MFS) |
| 0% | Up to \$49,450 | Up to \$98,900 | Up to \$66,200 | Up to \$49,450 |
| 15% | \$49,451 - \$545,500 | \$98,901 - \$613,700 | \$66,201 - \$579,600 | \$49,451 - \$306,850 |
| 20% | Over \$545,500 | Over \$613,700 | Over \$579,600 | Over \$306,850 |

Qualified dividends are those paid from a domestic or qualifying foreign corporation for a stock or mutual fund held at least 61 days out of the 121-day period that begins 60 days before the dividend date. Short-term capital gains have a holding period of 12 months or less. Short-term capital gains are taxed at ordinary income rate. Long-term capital gains tax rates generally apply for sales of securities held for at least 12 months.

Federal Net Investment Income Tax

A 3.8% Net Investment Income (NII) tax is imposed on the lesser of a person's NII or modified adjusted gross income (MAGI) that exceeds certain thresholds (see table to the right). Investment income includes dividends, taxable interest, annuities, capital gains, and passive income from partnerships and S corporations. MAGI, for the purposes of calculating eligibility, is your Adjusted Gross Income (AGI) plus certain adjusted foreign earned income exclusions.

Threshold for Determining NII

| Tax Filing Status | MAGI |
|--|-----------|
| Single | \$200,000 |
| Married Filing Jointly | \$250,000 |
| Married Filing Separately | \$125,000 |
| Head of Household | \$200,000 |
| Qualifying Widow(er) with Dependent Children | \$250,000 |

Family Tax and Credits (continued)

Kiddie Tax

The Kiddie Tax applies to certain dependent children aged 18 and under, and also children who are full-time students between the ages of 19 and 23. Under the law, all unearned income over \$2,700 (\$2,700 in 2025) is taxed at the child's parents' or guardian's tax rate.

Adoption Credit

An individual may qualify for a tax credit of up to \$17,670 in 2026 (\$17,280 in 2025) per child for qualified expenses related to the adoption of a child. In 2026, an individual may qualify for up to \$5,120 of a refundable portion of this credit (\$5,000 in 2025). The credit is phased out for MAGI between \$265,080 - \$305,080 in 2026 (\$259,190 - \$299,190 in 2025).

Education Credits, Deductions, and Exclusions

| Tax Benefit | Basic Rule | Phaseout |
|--------------------------------------|--|---|
| Savings Bond Income Exclusion | Excluded if used to pay qualified higher education* | J: \$152,650 - \$182,650 O: \$101,800 - \$116,800 |
| Coverdell Education Savings Accounts | \$2,000 maximum annual contribution* | MFJ: \$190,000 - \$220,000 O: \$95,000 - \$110,000 |
| Education Loan Interest Deduction | Deductible up to \$2,500 for interest paid on qualified education loans* | J: \$175,000 - \$205,000 O: \$85,000 - \$100,000 |
| American Opportunity Tax Credit | Credit on 100% of first \$2,000 of qualified higher education expenses plus 25% of the next \$2,000* | MFJ: \$160,000 - \$180,000 O: \$80,000 - \$90,000 |
| Lifetime Learning Credit | Credit on 20% of first \$10,000 in qualified higher education expenses* | MFJ: \$160,000 - \$180,000 O: \$80,000 - \$90,000 |
| 529 Plan (K-12) | May withdraw up to \$20,000 per beneficiary per year for qualified expenses** | None |

*Phaseout based on MAGI.
**May be subject to state restrictions.

Other Deductions

| Type of Deduction | | 2026 | 2025 |
|--|---|-------------|-------------|
| Section 179 Expense Election | First-year expense election up to limit | \$2,560,000 | \$2,500,000 |
| Section 179 Expense Phaseout | Limit reduced by cost of property placed in service in excess of amount | \$4,090,000 | \$4,000,000 |
| Qualified Transportation - Transit or Commuter Vehicle | Maximum employee pretax contribution each month | \$340 | \$325 |
| Qualified Transportation - Parking | Maximum employee pretax contribution each month | \$340 | \$325 |

| Standard Mileage Rates | | 2026 | 2025 |
|------------------------|---|----------------|--------------|
| Business Use | Deduction per mile driven for business use | 72.5¢ per mile | 70¢ per mile |
| Charitable Use | Deduction per mile driven for charitable purposes | 14¢ per mile | 14¢ per mile |
| Medical Use | Deduction per mile driven for medical purposes | 20.5¢ per mile | 21¢ per mile |
| Moving Use* | Deduction per mile driven for moving purposes | 20.5¢ per mile | 21¢ per mile |

*Deduction only available for certain active-duty members of the Armed Forces and certain members of the intelligence community.

Health Savings Accounts

| Contribution Limits | 2026 | 2025 |
|--|----------|----------|
| Single coverage | \$4,400 | \$4,300 |
| Family coverage | \$8,750 | \$8,550 |
| Catch-up contributions (ages 55 and older) | \$1,000 | \$1,000 |
| Minimum Annual Deductible | 2026 | 2025 |
| Single coverage | \$1,700 | \$1,650 |
| Family coverage | \$3,400 | \$3,300 |
| Maximum Out-of-Pocket Expenses | 2026 | 2025 |
| Single coverage | \$8,500 | \$8,300 |
| Family coverage | \$17,000 | \$16,600 |

Estate and Gift Tax

| Federal Estate and Gift Tax | 2026 | 2025 |
|---|--------------|--------------|
| Annual gift tax exclusion | \$19,000 | \$19,000 |
| Annual gift tax exclusion for a US citizen spouse to their non-citizen spouse | \$194,000 | \$190,000 |
| Estate and lifetime gift tax basic exclusion | \$15,000,000 | \$13,990,000 |
| Generation skipping exemption | \$15,000,000 | \$13,990,000 |
| Applicable credit amount | \$5,945,800 | \$5,541,800 |
| Top estate tax rate* | 40% | 40% |

*Estates exceeding \$1 million

Social Security

| Benefit Reduction | 2026 | 2025 |
|-------------------|----------|----------|
| Under FRA* | \$24,480 | \$23,400 |
| Reaching FRA** | \$65,160 | \$62,160 |

*Benefit reduced \$1 for every \$2 of earned income above limit.

**Benefit reduced \$1 for every \$3 of earned income above limit. This applies only in the months prior to reaching FRA. After that month is reached there is no limit.

| Taxable Portion of Benefit | | |
|----------------------------|-------------------|----------------|
| Single Filers | Joint Filers | Amount Taxable |
| Below \$25,000 | Below \$32,000 | 0% |
| \$25,000-\$34,000 | \$32,000-\$44,000 | 50% |
| Above \$34,000 | Above \$44,000 | 85% |

Social Security (continued)

| FICA Taxes | 2026 | 2025 |
|---------------------------|------------------------|------------------|
| Social Security wage base | \$184,500 | \$176,100 |
| Medicare wage base | No Limit | No Limit |
| | Social Security | Medicare* |
| Tax Rate - Employee | 6.20% | 1.45% |
| Tax Rate - Self-Employed | 12.40% | 2.90% |

*An additional 0.9% tax is assessed if earned income is over \$200,000 (S) and (HH), \$125,000 (MFS), and \$250,000 (MFI).

| Full Retirement Age Attainment | |
|--------------------------------|------------------|
| Year of Birth | FRA Attained |
| 1943-1954 | 66 |
| 1955 | 66 and 2 months |
| 1956 | 66 and 4 months |
| 1957 | 66 and 6 months |
| 1958 | 66 and 8 months |
| 1959 | 66 and 10 months |
| 1960 and later | 67 |

People born from March 1959 - December 1959 are reaching FRA this year.

Estimated maximum monthly benefit for a worker turning FRA in 2026: \$4,152

| Social Security Cost-of-Living Adjustments (COLA) | | | |
|---|------|------|------|
| 2026 | 2.8% | 2016 | 0.0% |
| 2025 | 2.5% | 2015 | 1.7% |
| 2024 | 3.2% | 2014 | 1.5% |
| 2023 | 8.7% | 2013 | 1.7% |
| 2022 | 5.9% | 2012 | 3.6% |
| 2021 | 1.3% | 2011 | 0.0% |
| 2020 | 1.6% | 2010 | 0.0% |
| 2019 | 2.8% | 2009 | 5.8% |
| 2018 | 2.0% | 2008 | 2.3% |
| 2017 | 0.3% | 2007 | 3.3% |

Retirement

The following are limits for the amount that can be contributed to a Traditional IRA or a Roth IRA. Your MAGI also determines your qualifications to these annual limits.

| Individual Plans | 2026 | 2025 |
|------------------------------------|---------|---------|
| IRA or Roth IRA contribution limit | \$7,500 | \$7,000 |
| Catch-up (age 50 and older) | \$1,100 | \$1,000 |

Retirement (continued)

The following are IRA deduction phaseout ranges for active participants of employer plans.

| Filing Status* | 2026 | 2025 |
|---|-----------------------|-----------------------|
| Single or HH | \$81,000 - \$91,000 | \$79,000 - \$89,000 |
| Married filing jointly | \$129,000 - \$149,000 | \$126,000 - \$146,000 |
| Married filing separately | \$0 - \$10,000 | \$0 - \$10,000 |
| Non-active participant married to an active participant | \$242,000 - \$252,000 | \$236,000 - \$246,000 |

| Roth IRA Phaseout Ranges for Contributions* | 2026 | 2025 |
|---|-----------------------|-----------------------|
| Single or HH | \$153,000 - \$168,000 | \$150,000 - \$165,000 |
| Married filing jointly | \$242,000 - \$252,000 | \$236,000 - \$246,000 |
| Married filing separately | \$0 - \$10,000 | \$0 - \$10,000 |

*Based on MAGI

Employer Retirement Plans

The Internal Revenue Code (the Code) provides dollar limitations on benefits and contributions under qualified plans. The Code also limits the amount of compensation that can be taken into account when computing benefits and contributions.

| Type of Plan | 2026 | 2025 |
|--|------------------------------------|------------------------------------|
| 401(k), 403(b), 457 and SARSEPs | \$24,500 | \$23,500 |
| Catch Up (ages 50-59)** | \$8,000 | \$7,500 |
| Catch Up (ages 60-63)** | \$11,250 | \$11,250 |
| Catch Up (ages 64 and older)** | \$8,000 | \$7,500 |
| Roth catch-up wage threshold** | \$150,000 | - |
| Defined contribution plans limit*** | \$72,000 | \$70,000 |
| Defined benefit plans annual amount payable limit**** | \$290,000 | \$280,000 |
| Highly compensated employees | \$160,000 | \$160,000 |
| Annual compensation limit used to determine ceiling for most plans | \$360,000 | \$350,000 |
| SIMPLE plans***** | \$17,000 | \$16,500 |
| Catch Up (ages 50-59) | \$4,000 | \$3,500 |
| Catch Up (ages 60-63) | \$5,250 | \$5,250 |
| Catch Up (ages 64 and older) | \$4,000 | \$3,500 |
| SEP IRAs | Up to 25% of comp, max of \$72,000 | Up to 25% of comp, max of \$70,000 |

| SEP Current Year Participation Minimum | \$800 | \$750 |
|--|-------|-------|
|--|-------|-------|

**Beginning in 2026, if you earn more than \$150,000 in the prior calendar year, all catch-up contributions to a workplace plan for participants ages 50 and older will need to be made to a Roth account in after-tax dollars.

***The employer can contribute up to the smaller of 25% of your compensation up to the max limit. Employer contributions and employee elective deferrals in aggregate may not exceed \$72k in 2026 and \$70k in 2025. Compensation limits and deductibility may apply.

****Limit consists of the total amount of employer contributions, employee contributions, and forfeitures, are limited to the lesser of the dollar amount indicated or 100% of compensation. This limit must be coordinated with a rule applicable to profit-sharing plans, SEPs, and stock bonus plans that limit contributions to 25% of compensation. This lower limitation does not apply to employee elective contributions or forfeitures, so annual additions may exceed 25% of compensation as long as employer contributions meet the 25% limit.

*****An employer can select annually from two different contribution methods, typically either a flat 2% of pay or a match up to 3%. Employer contributions are in addition to elective deferrals.

Required Minimum Distribution

Uniform Lifetime Table (for calculating RMDs)

To Calculate RMDs, use the following formula for each account (please speak with a tax advisor to confirm):

| ACCOUNT BALANCE AS OF DECEMBER 31 LAST YEAR | LIFE EXPECTANCY | |
|---|--|--|
| | (USE THE TABLE TO FIND THE AGE YOU TURN IN 2026) | |
| | YOUR RMD | |

| Age of IRA owner or plan participant | Life Expectancy Divisor | Age of IRA owner or plan participant | Life Expectancy Divisor |
|--------------------------------------|-------------------------|--------------------------------------|-------------------------|
| 73 | 26.5 | 89 | 12.9 |
| 74 | 25.5 | 90 | 12.2 |
| 75 | 24.6 | 91 | 11.5 |
| 76 | 23.7 | 92 | 10.8 |
| 77 | 22.9 | 93 | 10.1 |
| 78 | 22 | 94 | 9.5 |
| 79 | 21.1 | 95 | 8.9 |
| 80 | 20.2 | 96 | 8.4 |
| 81 | 19.4 | 97 | 7.8 |
| 82 | 18.5 | 98 | 7.3 |
| 83 | 17.7 | 99 | 6.8 |
| 84 | 16.8 | 100 | 6.4 |
| 85 | 16 | 101 | 6 |
| 86 | 15.2 | 102 | 5.6 |
| 87 | 14.4 | 103 | 5.2 |
| 88 | 13.7 | 104 | 4.9 |

Long-Term Care

Qualified Long-Term Care Insurance Premiums

Premiums paid for qualified long-term care insurance are deductible as a medical expense, subject to AGI limitations based on the insured's age listed in the table below.

| Attained Age Before Close of Tax Year | 2026 | 2025 |
|---------------------------------------|---------|---------|
| Age 40 and younger | \$500 | \$480 |
| Ages 41 - 50 | \$930 | \$900 |
| Ages 51 - 60 | \$1,860 | \$1,800 |
| Ages 61 - 70 | \$4,960 | \$4,810 |
| Age 71 and older | \$6,200 | \$6,020 |

Medicare

2026 Medicare Part B Premiums and Part D Surcharge

If your 2024 income was:

| MAGI Single | MAGI Married Filing Jointly | Part B Premium | Part D Surcharge |
|-----------------------|-----------------------------|----------------|------------------|
| \$109,000 or less | \$218,000 or less | \$202.90 | \$0.00 |
| \$109,001 - \$137,000 | \$218,001 - \$274,000 | \$284.10 | \$14.50 |
| \$137,001 - \$171,000 | \$274,001 - \$342,000 | \$405.80 | \$37.50 |
| \$171,001 - \$205,000 | \$342,001 - \$410,000 | \$527.50 | \$60.40 |
| \$205,001 - \$499,999 | \$410,001 - \$749,999 | \$649.20 | \$83.30 |
| Above \$500,000 | Above \$750,000 | \$689.90 | \$91.00 |

If you file MFS and your 2024 income was:

| Modified Adjusted Gross Income | Part B Premium | Part D Surcharge |
|--------------------------------|----------------|------------------|
| \$109,000 or less | \$202.90 | \$0.00 |
| \$109,001 - \$390,999 | \$649.20 | \$83.30 |
| Above \$391,000 | \$689.90 | \$91.00 |

Deductibles and Coinsurance

| | |
|---|-------------------------|
| Part A (inpatient) deductible - First 60 days | \$1,736 |
| Part A - Days 61 - 90 | \$434/day - coinsurance |
| Part A - Next 60 days (lifetime reserve days) | \$868/day - coinsurance |
| Part B - Deductible | \$283 |
| Part B - Coinsurance | 20% |
| Part D - Deductible | \$615 |

Inflation & Other Data

The following table lists the year-over-year (December to December) increase or decrease of the following:

Inflation (measured by the Consumer Price Index), health care, college tuition and fees, and gasoline. It also lists the year-end national average cost of a gallon of gasoline.

All data is published by the U.S. Labor Dept.'s Bureau of Labor Statistics.

| | Inflation | Healthcare | College | Gas (YoY%) | Gallon of Gas |
|----------------|-----------|------------|---------|------------|---------------|
| 2025 | 2.7% | 3.2% | 1.5% | -3.4% | \$3.20 |
| 2024 | 2.9% | 2.8% | 2.6% | -3.4% | \$3.28 |
| 2023 | 3.4% | 0.5% | 1.2% | -1.9% | \$3.41 |
| 2022 | 6.5% | 4.0% | 2.3% | -1.5% | \$3.46 |
| 2021 | 7.0% | 2.2% | 1.8% | 49.6% | \$3.51 |
| 2020 | 1.4% | 1.8% | 0.7% | -15.2% | \$2.23 |
| 2019 | 2.3% | 4.6% | 1.7% | 7.9% | \$2.65 |
| 2018 | 1.9% | 2.0% | 2.8% | -2.1% | \$2.48 |
| 2017 | 2.1% | 1.8% | 2.1% | 10.7% | \$2.52 |
| 2016 | 2.1% | 4.1% | 2.3% | 9.1% | \$2.29 |
| 2015 | 0.7% | 2.6% | 3.5% | -19.7% | \$2.13 |
| 2014 | 0.8% | 3.0% | 3.4% | -21.0% | \$2.62 |
| 2013 | 1.5% | 2.0% | 3.9% | -1.0% | \$3.33 |
| 2012 | 1.7% | 3.2% | 4.0% | 1.7% | \$3.39 |
| 2011 | 3.0% | 3.5% | 6.0% | 9.9% | \$3.33 |
| 2010 | 1.5% | 3.3% | 4.1% | 13.8% | \$3.03 |
| 2009 | 2.7% | 3.4% | 6.0% | 53.5% | \$2.67 |
| 2008 | 0.1% | 2.6% | 5.8% | -43.1% | \$1.74 |
| 2007 | 4.1% | 5.2% | 6.1% | 29.6% | \$3.07 |
| 2006 | 2.5% | 3.6% | 7.0% | 6.4% | \$2.38 |
| Last 10 Years: | 3.20% | 2.69% | 1.90% | | 4.16% |
| Last 20 Years: | 2.53% | 2.96% | 3.42% | | 1.81% |
| Last 30 Years: | 2.52% | 3.27% | 4.59% | | 3.43% |
| Last 40 Years: | 2.75% | 4.12% | 5.21% | | 2.47% |

The below table lists the following data:

Annualized calendar total return for the S&P 500 and Bloomberg U.S. Aggregate Bond Index (AGG), Target Federal Funds Rate at year-end, and year-end Unemployment Rate.

| | S&P 500 | AGG | Target Fed Funds Rate | Unemployment Rate |
|------|---------|---------|-----------------------|-------------------|
| 2025 | 17.88% | 7.30% | 3.50% - 3.75% | 4.4% |
| 2024 | 25.02% | 1.25% | 4.25% - 4.5% | 4.1% |
| 2023 | 26.29% | 5.53% | 5.25% - 5.50% | 3.8% |
| 2022 | -18.11% | -13.01% | 4.25% - 4.5% | 3.5% |
| 2021 | 28.47% | -1.54% | 0% - 0.25% | 3.9% |
| 2020 | 18.02% | 7.51% | 0% - 0.25% | 6.7% |
| 2019 | 31.21% | 8.72% | 1.5% - 1.75% | 3.6% |
| 2018 | -4.23% | 0.01% | 2.25% - 2.5% | 3.9% |
| 2017 | 21.61% | 3.54% | 1.25% - 1.5% | 4.1% |
| 2016 | 11.77% | 2.65% | 0.5% - 0.75% | 4.7% |
| 2015 | 1.38% | 0.55% | 0.25% - 0.5% | 5.0% |
| 2014 | 13.52% | 5.97% | 0% - 0.25% | 5.6% |
| 2013 | 32.15% | -2.02% | 0% - 0.25% | 6.7% |
| 2012 | 15.89% | 4.21% | 0% - 0.25% | 7.9% |
| 2011 | 2.10% | 7.84% | 0% - 0.25% | 8.5% |
| 2010 | 14.82% | 6.54% | 0% - 0.25% | 9.3% |
| 2009 | 26.94% | 5.93% | 0% - 0.25% | 9.9% |
| 2008 | -36.55% | 5.24% | 0% - 0.25% | 7.3% |
| 2007 | 5.48% | 6.97% | 4.25% | 5.0% |
| 2006 | 15.61% | 4.33% | 5.25% | 4.4% |

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