

Table of tax attributes for investors

Ordinary income tax rates

Ordinary income is taxed at the rate indicated until it exceeds a particular breakpoint. After reaching a breakpoint, income is taxed at the next rate until it exceeds the next breakpoint and so on. The Tax Cuts and Jobs Act of 2017 redefined the marginal ordinary income tax rates and brackets for single, married filing jointly (MFJ), head of household (HOH) and married filing separately (MFS) filers.

Marginal rate	2025				Marginal rate	2026			
	Single	Married filing jointly	Married filing separately	Head of household		Single	Married filing jointly	Married filing separately	Head of household
10%	\$11,925	\$23,850	\$11,925	\$17,000	10%	\$12,400	\$24,000	\$12,400	\$17,700
12%	\$48,475	\$96,950	\$48,475	\$64,850	12%	\$50,400	\$100,800	\$50,400	\$67,450
22%	\$103,350	\$206,700	\$103,350	\$103,350	22%	\$105,700	\$211,400	\$105,700	\$105,700
24%	\$197,300	\$394,600	\$197,300	\$197,300	24%	\$201,775	\$403,550	\$201,775	\$201,750
32%	\$250,525	\$501,050	\$250,525	\$250,500	32%	\$256,225	\$512,450	\$256,225	\$256,200
35%	\$626,350	\$751,600	\$375,800	\$626,350	35%	\$640,600	\$768,700	\$384,350	\$640,600
37%	>\$626,350	>\$751,600	>\$375,800	>\$626,350	37%	>\$640,600	>\$768,700	>\$384,350	>\$640,600

Long-term capital gains, capital gains distribution & qualified dividend tax rates

After ordinary income is taxed according to the rates above, taxation continues for qualified income at lower, preferred rates. Long-term capital gains from sales and exchanges, long-term capital gains distributions from mutual funds, and qualified dividends are taxed at the rate indicated until exceeding a particular breakpoint. After exceeding a breakpoint, the income is taxed at the next rate until it exceeds the next breakpoint and so on. The Tax Cuts and Jobs Act redefined the breakpoints but did not change the preferred tax rates.

Marginal rate	2025				Marginal rate	2026			
	Single	Married filing jointly	Married filing separately	Head of household		Single	Married filing jointly	Married filing separately	Head of household
0%	\$0 – \$48,350	\$0 – \$96,700	\$0 – \$48,350	\$0 – \$64,750	0%	\$0 – \$49,450	\$0 – \$98,900	\$0 – \$49,450	\$0 – \$66,200
15%	\$48,351 – \$533,400	\$96,701 – \$600,050	\$48,351 – \$300,000	\$64,751 – \$566,700	15%	\$49,451 – \$545,500	\$98,901 – \$613,700	\$49,451 – \$306,850	\$66,201 – \$579,600
20%	\$533,401 and up	\$600,051 and up	\$300,001 and up	\$566,701 and up	20%	\$545,501 and up	\$613,701 and up	\$306,851 and up	\$579,601 and up

Net investment income tax

The Affordable Care Act of 2012 created a 3.8% tax on the lesser of “net investment income” or the amount by which modified adjusted gross income (MAGI) exceeds certain thresholds. The tax begins to phase in for MAGI of \$125,000 for married filing separately, \$250,000 for married filing jointly or surviving spouse, and \$200,000 for single and head of household filers.

Alternative minimum tax (AMT) exemption amounts

Amounts for 2025				Amounts for 2026			
Single	Married filing jointly	Married filing separately	Estate and trusts	Single	Married filing jointly	Married filing separately	Estate and trusts
\$88,100	\$137,000	\$68,500	\$30,700	\$90,100	\$140,200	\$70,100	\$31,400

	2025				2026			
	Single	Married filing jointly	Married filing separately	Head of household	Single	Married filing jointly	Married filing separately	Head of household
Standard deduction	\$15,000	\$30,000	\$15,000	\$22,500	\$16,100	\$32,200	\$16,100	\$24,150
Itemized deduction limitation (Pease)	The Pease limitation is suspended through 2025.							
Miscellaneous itemized deductions	Various miscellaneous itemized deductions that investors may have taken prior to 2018 are suspended through 2025. They include but are not limited to: IRA annual fees and administrative fees, IRA losses (when all IRA accounts of a type were liquidated), American Depository Receipt (ADR) fees, Managed Account Program (MAP) fees, and Advisory and Guided Solutions Program fees.							
Personal exemption	Personal exemptions are suspended through 2025.							
Kiddie tax	Applies to children under 19 and dependent full-time students under 24.							
Child tax credit (subject to phaseout)	\$2,000 per qualifying child under age 17. The refundable portion of the credit is \$1,700.				\$2,200 per qualifying child under age 17. The refundable portion of the credit is \$1,700.			
Lifetime estate and gift tax exemption amount	\$13.99 million				\$15 million			
Annual gift tax exclusion	\$19,000				\$19,000			
Estate and gift tax rate	40%							

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